ONE HUNDRED FIFTEENTH

A N N U A L R E P O R T

of the

INSURANCE COMMISSIONER

of the

STATE OF MARYLAND

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND

and the

MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

BY

EDWARD J. MUHL

INSURANCE COMMISSIONER

501 ST. PAUL PLACE
BALTIMORE, MARYLAND - 21202

ISSUED: January, 1987

BUSINESS OF 1985

WILLIAM DONALD SCHAEFER
GOVERNOR

STATE OF MARYLAND

EDWARD J. MUHL
INSURANCE COMMISSIONER

WILLIAM A. FOGLE, JR.
SECRETARY

DEPARTMENT OF LICENSING AND REGULATION
INSURANCE DIVISION
501 ST. PAUL PLACE BALTIMORE, MARYLAND 21202-2272

MY DIRECT NUMBER IS 301/333- 2520

January 21, 1987

The Honorable William A. Fogle, Jr., Secretary
Department of Licensing and Regulation
501 St. Paul Place
Baltimore, Maryland 21202

Dear Secretary Fogle:

The One Hundred-Fifteenth Annual Report of the Insurance Commissioner of the State of Maryland is submitted for your review and transmittal to the Governor and Members of the General Assembly.

The Report is submitted under the provisions of Section 23 of Article 48A and sets forth activities of the Insurance Division for the calendar year ending December 31, 1985. Included, as a supplement to the report, is a statement of fees and taxes received by the Insurance Commissioner and transferred to the State Treasury, for the fiscal year ending June 30, 1986.

Listed in this report also is a summary of significant insurance legislation passed during the 1986 Session of the Maryland General Assembly.

Sincerely,

Edward J. Muhl
Insurance Commissioner

EJM:tds

OUTSIDE BALTIMORE METRO AREA
TOLL FREE 1-800-492-6116

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BALTIMORE AREA 383-7555
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MARYLAND DEPARTMENT OF LICENSING AND REGULATION
INSURANCE DIVISION
501 St. Paul Place
Baltimore, Maryland 21202

Area Code (301) 333-6300
(Toll Free No. 1-800-492-6116 - Outside Baltimore Metro Area)

Office Hours 8:30 A.M. - 4:30 P.M., Monday thru Friday

GENERAL ADMINISTRATION

Commissioner	Edward J. Muhl	333-6300
Deputy Commissioner	Vacant	333-6300
Assoc. Deputy Commissioner	Rosemary Quinn	333-2441
Asst. Commissioner/ Administration	Michael Connolly	333-4036
Asst. Commissioner/ Office of Consumer Affairs	John V. Quinn	333-4069
Staff Attorney for Enforcement	Murray L. Sherman	333-4968
Chief Enforcement Officer	John Riggle	333-4051
Administrative Officer/ Administrative Procedures & Appeals	A. Ernest Long	333-4002
Assistant Attorney General	Meg Loeschke	333-4208
Assistant Attorney General	Randi Reichel	333-4063
Assistant Attorney General	Kathleen Sweeney	333-4063

LIFE & HEALTH BUREAU

Asst. Commissioner, Chief, Life & Health	Sidney A. Green	333-6184
Chief/Actuarial	Howard Max	333-2801
Chief/Complaint & Investigation	Howard Richmond	333-2793
Chief/Market Conduct	Nelson Ayling	333-2794

PROPERTY & CASUALTY BUREAU

Assistant Commissioner	Thomas P. Raimondi	333-4030
Chief/Property, Casualty & Market Conduct	J. Frank Nayden	333-6161
Supervisor/Market Conduct	James E. Sybert	333-6173
Chief/Property & Casualty Complaint Investigation	Norman Taylor	333-6176

EXAMINATION & LICENSING BUREAU

Asst. Commissioner, Chief, Examination & Licensing	Evia J. Christian	333-4039
Chief Examiner	Ilona Klasons	333-6195
Administrative Officer	William Lashley	333-6196
Supervisor, Agents and Brokers Licensing	Yvonne House	333-4074

CONSUMER COMPLAINTS

Property and Casualty Insurance	Esther Singleton	333-6300
Life and Health Insurance	Irene Ciurca	333-2792

Major Legislation Passed in 1986

The following is a summary of major legislation affecting the Insurance Division passed at the 1986 Session of the Maryland General Assembly and signed into law under Chapters of Acts of 1986:

Chapter 120/SB 899 LIABILITY INSURANCE - FAMILY DAY CARE HOMES

Requiring that any insurer issuing or delivering a homeowner's or motor vehicle liability insurance policy in the State shall offer to an insured policy holder who is registered as a family day care home provider the option of purchasing insurance coverage for the liability arising for bodily injury resulting from the family day care home. Senator Rasmussen, et al (Dept.)

Ch. 161/SB 813 PROPERTY AND CASUALTY INSURANCE GUARANTY CORPORATION

Clarifying the relationship of the State of Maryland to the Maryland Insurance Guaranty Association; renaming that Association to be the Property and Casualty Insurance Guaranty Corporation; specifying that the obligations and liabilities of the Corporation are not those of the State; specifying that Corporation monies are not State funds; and generally relating to the independent nature of the Corporation. Senator Rasmussen

CH. 163/SB 900 INSURANCE - DELINQUENCY PROCEEDINGS - IMMUNITY

Providing qualified immunity for the Insurance Commissioner, Deputy Insurance Commissioner, Special Deputy Commissioner or any person or entity appointed to act as receiver for an insurer; extending this immunity to agents and employees of the receiver; establishing that the Special Deputy Commissioner is entitled to representation by the Attorney General; excluding malicious or negligent acts or omissions from immunity; and providing for the retroactive application of the Act. Senator Rasmussen (Dept.)

CH. 199/HB 322 INSURANCE - MARYLAND INSURANCE ACQUISITIONS DISCLOSURE AND CONTROL ACT

Regulating transactions in preferred stock, debt obligations and other securities among subsidiaries of an insurance holding company; specifying standards for such transactions by domestic insurers; establishing disclosure requirements and procedures for review and approval by the Insurance Commissioner concerning the acquisition or control of a domestic insurer; specifying exemptions and reporting requirements; providing penalties granting the Commissioner specified possession rights; and

generally relating thereto. Chairman, Committee on Economic Matters

Ch. 264/HB 1657 CREDIT INSURANCE

Extending from 8 to 10 years the maximum term of credit transactions to which the credit life, credit health and involuntary unemployment benefit insurance law applies; and generally relating to the term of credit insurance policies. Delegate Littrell

CH. 281/SB 753 INSURANCE - LEGAL MUTUAL LIABILITY INSURANCE SOCIETY OF MARYLAND

Providing that property, casualty and surety insurance related to the practice of law is a purpose of the Legal Mutual Liability Insurance Society of Maryland; establishing that the Society is not an instrumentality of the State; specifying the membership and selection of the Society board of directors; authorizing the Society to issue insurance policies; authorizing the levy of a one-time $500 tax on all practicing attorneys in the State; providing penalties; and generally relating thereto. Senator Rasmussen

CH. 309/SB 241 NURSING CARE - INSTITUTIONS FOR ELDERLY INDIVIDUALS - BONDING OF EMPLOYEES

Requiring related institutions that care for elderly individuals to provide a bond in the amount required by the Department of Human Resources, a specified letter of credit or self insurance of a specified amount to cover any bookkeeper or administrator who has control over or access to the funds of a resident of a facility. Senator Bainum, et al

CH. 440/HB 323 INSURANCE - THE MARYLAND INSURANCE GUARANTY ASSOCIATION ACT

Providing that the Maryland Insurance Guaranty Association Act contain specified provisions regarding insolvent insurers engaged in the business of writing surety bonds; and relating generally to the payment of covered claims of persons under surety bonds issued by insolvent insurers. Chairman, Committee on Economic Matters

CH. 441/HB 324 INSURANCE - HEALTH MAINTENANCE ORGANIZATIONS

Authorizing the Insurance Commissioner to rehabilitate or liquidate insolvent health maintenance organizations; specifying restrictions on health care provider claims of subrogation relating to an insolvent health maintenance organization; increasing from $2,500, to $7,500, the maximum initial investigation fee chargeable to a health maintenance organization; requiring the Commissioner to give notice to a health maintenance organization whose accounts are found to be inadequate; and allowing experts to be hired if necessary. Chairman, Committee on Economic Matters

CH. 442/HB 325 INSURANCE - UNFAIR CLAIM SETTLEMENT PRACTICES

Prohibiting specified claim settlement practices on individual or group insurance policies and non-profit health service plans; permitting the Insurance Commissioner to impose a

maximum penalty of $500 for each violation; providing administrative remedies; and generally relating to unfair insurance claim settlement practices. Chairman, Committee on Economic Matters

CH. 443/HB 327 INSURANCE - MARYLAND AUTOMOBILE INSURANCE FUND COMMERCIAL VEHICLE LIABILITY INSURANCE

Clarifying and expanding the duties and powers of the Maryland Automobile Insurance Fund with respect to the issuance of commercial vehicle liability insurance; establishing separate commercial and private passenger vehicle insufficiency assessment mechanisms; imposing specified conditions of coverage by the Fund of commercial vehicles; providing recoupment procedures; and generally relating thereto. Chairman, Committee on Economic Matters

CH. 444/HB 329 INSURANCE - REGULATION OF COMPETITIVE RATING

Extending until June 30, 1989, termination of the Act concerning Regulation of Competitive Rating for insurance; and requiring the Insurance Commissioner to submit detailed reports on a current continuing basis by December 1 of each year to the Governor, the General Assembly and the Secretary of Licensing and Regulation on the effect of competitive rating on insurance markets in the State. Chairman, Committee on Economic Matters

CH. 482/HB 672 INSURANCE - MEDICAL MALPRACTICE CLAIMS

Altering reporting requirements for insurers that provide medical malpractice insurance to require that reports regarding malpractice claims be made within 90 days after the end of a quarter during which a final judgment, settlement or disposition is made; and requiring the release of reports to designated boards or the Department of Health and Mental Hygiene. Delegates Young & Oaks

CH. 494/HB 791 HEALTH INSURANCE - NONDUPLICATION PROVISIONS

Prohibiting any nonprofit health service plan, health insurance policy or group or blanket health insurance policy from containing nonduplication provisions or provisions requiring coordinating coverage with any individually underwritten and issued, guaranteed renewable specified disease policies; and generally relating to health insurance policies. Delegates Taylor & Kasemeyer

CH. 516/HB 982 INSURANCE - AGENTS - CONTINUING EDUCATION

Requiring that the Insurance Commissioner require 25 clock hours of continuing education as a condition of a renewal certificate for insurance agents; providing for the waiver of the requirement if the agent has a limited license or is a retiree; providing for rules and regulations; establishing requirements as to the amount and kind of continuing education; directing the Commissioner to adopt necessary regulations; and providing for the termination of the Act on January 1, 1990. Delegate Munson, et al Effective January 1, 1987

CH. 558/HB1316 INSURANCE - MEDICARE SUPPLEMENT POLICY

Requiring coverage of up to $100 for an annual screening by low-dose mammography for diagnosis of breast cancer as part of the minimum benefits by a Medicare supplement policy. Delegate Pitkin

CH. 633/SB 139 INSURANCE - ALZHEIMER'S DISEASE

Requiring nonprofit health service plans and health insurers proposing to issue or deliver specified group contracts or policies to offer the option of providing benefits for expenses arising from the care of victims of Alzheimer's Disease; permitting those plans and health insurers to set reasonable limits on such benefits; and generally relating thereto. Senator Blount (Alzheimer's Disease Task Force)

CH. 638/SB 555 LIABILITY INSURANCE - NOTICE REQUIREMENTS AND POOLING ARRANGEMENTS

Providing that the Insurance Commissioner may require insurers to notify policyholders of a proposed rate increase and the right to a hearing and appeal; authorizing public entities to pool together for the purpose of purchasing casualty insurance of self-insuring casualty risks; providing that pooling arrangements by public entities do not constitute an insurance business or fictitious group; requiring insurers to report claims; and permitting charitable organizations to pool together to buy casualty or property insurance. The President (Administration)

CH. 663/SB 379 COMMERCIAL CASUALTY UNDERWRITING ASSOCIATION

Creating the Casualty Underwriting Association to provide a mechanism for the payment of commercial casualty insurance to qualified persons and for enabling commercial entities to obtain insurance against liability; providing that the Association be administered by a Board of Governors; defining Association and Board membership and duties; designating the powers and duties of specified subpools; and terminating the Act on June 30, 1989. Senator Rasmussen

CH. 674/SB 482 INSURANCE AGENCY CONTRACTS - CANCELLATION

Prohibiting insurers under specified circumstances from canceling written agreements with agents with respect to property or casualty insurance because of an adverse loss ratio experience. Senator Bonvegna

CH. 681/SB 632 GROUP HEALTH - INSURANCE COVERAGE OF SURVIVING SPOUSES

Requiring group health insurance contracts to offer the spouse and dependent children of a deceased employee the option to continue coverage; specifying the eligibility for and duration of the continuation coverage; establishing prohibitions; specifying time periods for elections to continue coverage; making certificate requirements; and generally relating to insurance coverage of surviving spouses by group health insurers. Senator O'Reilly

CH. 701/SB1017 MOTOR VEHICLE LIABILITY INSURANCE - CANCELLATION

Establishing that motor vehicle liability insurance issued to commercial entities is subject to procedural notice requirements; and generally relating to the cancellation and nonrenewal procedure for a commercial motor vehicle liability insurance policy. Senator Della

CH. 703/SB1029 NUTRITIONISTS - LICENSING

Altering the composition, appointments, terms and qualifications of members of the State Board of Dietetic Practices; requiring a license to practice nutrition in the State; specifying qualifications and examinations for applications for nutrition licenses; exempting licensed nutritionists from specified health insurance reimbursement provisions; and generally relating thereto. Senator Dorman (By Request)

CH. 715/HB 239 WORKMEN'S COMPENSATION INSURANCE - SELF-INSURANCE GROUPS

Permitting 2 or more private employers to establish joint workmen's compensation self-insurance coverage; requiring the Insurance Commissioner to adopt regulations; creating a Self-Insurers' Guaranty Fund to provide for the obligations of an insolvent group; authorizing the Insurance Commissioner to terminate the operation of self-insurance groups; and establishing penalties for violations. Delegate Gordon, et al

CH. 723/HB 447 LIFE INSURANCE ANNUITIES AND HEALTH INSURANCE - RATES FOR BLIND PERSONS

Prohibiting insurers for life and health insurance and annuity contracts from making or permitting any differentials in ratings, premium payments or dividends because of blindness; providing that actuarial justification may be considered for a physical handicap other than blindness for such contracts; and generally relating to the rates charged to blind persons for life and health insurance and annuities. Delegate Taylor

CH. 734/HB 659 HEALTH INSURANCE - PROMPT PAYMENT OF CLAIMS

Requiring any profit and nonprofit insurer or health service plan that issues or delivers any individual or group policy, contract or certificate within the State to reimburse persons entitled to reimbursement within 30 days after a claim is filed; providing for the payment of interest at the rate of 1-1/2% per month if an insurer fails to comply with the Act; providing exceptions; and generally relating to the payment of health insurance claims. Delegate Oaks, et al

CH. 739/HB 693 HEALTH INSURANCE - PREFERRED PROVIDER POLICIES OR CONTRACTS

Requiring preferred provider policies or preferred provider contracts to provide that the aggregate payments to nonpreferred providers are not less than 80% of the aggregate payments to preferred providers after all deductibles and copayments have been applied; and applying the Act to policies or contracts issued, renewed or amended after July 1, 1986. Delegates Kasemeyer & Taylor

CH. 747/HB 840 MARYLAND GROUP HEALTH INSURANCE PLAN

Establishing the Maryland Group Health Insurance Plan to provide hospital, medical and surgical benefits to any eligible member; directing the Insurance Commissioner to procure an insurer to underwrite the Plan; providing for Plan benefits and eligibility requirements; specifying that the State has no pecuniary liability under the Act; and requiring the Insurance Commissioner to issue a request for proposals to implement the Act by March 1, 1987. Delegate Goldwater, et al

CH. 751/HB 875 GROUP HEALTH INSURANCE - COVERAGE OF DIVORCED SPOUSES

Requiring group health insurance coverage to be provided to divorced spouses and dependent children; setting limits on eligibility for coverage; requiring the employed spouse to pay the entire cost of coverage for the divorced spouse and dependent children; requiring the coverage to be identical to coverage offered to married spouses and their children; requiring certificates issued under group contracts to specify the availability, eligibility and duration of the health insurance coverage; and relating thereto. Delegate Maurer, et al

CH. 756/HB 920 GROUP HEALTH INSURANCE - CONTINUATION OF BENEFITS FOR INVOLUNTARILY TERMINATED EMPLOYEES

Requiring group health insurance contracts to offer employees who are involuntarily terminated from employment other than for cause the option to continue coverage; specifying the eligibility for and duration of the continuation coverage; specifying the maximum period an employee may continue coverage; establishing prohibitions, requirements for the continuation of coverage, time periods to elect a continuation, notices, forms, maximum amounts of coverage and certificate requirements; and generally relating thereto. Delegates Taylor & Maurer

CH. 816/HB1729 HEALTH MAINTENANCE ORGANIZATION - STANDARDS FOR QUALITY OF CARE

Requiring the Secretary of Health and Mental Hygiene to adopt regulations to set out specified standards of care for health maintenance organizations; requiring the State Insurance Commissioner to notify the Department of Health and mental Hygiene about those organizations with unsound fiscal operations; establishing requirements for timely membership services, specified plans, internal peer review systems and specified external review of services; and establishing notification requirements. Delegate Oaks, et al

CH. 843/SB 12 HEALTH INSURANCE - MENTAL ILLNESS

Increasing from 50% to 65% the rate at which specified health insurance policies are required to provide benefits for the treatment of acute mental illnesses and emotional disorders for the first 20 visits per calendar year or benefit period and not less than 50% for subsequent visits per calendar year or benefit

period; and providing for the termination of the Act. Senators Denis & Green

CH. 856/HB 874 INSURANCE COMMISSIONER - JURISDICTION

Granting the Insurance Commissioner exclusive jurisdiction to enforce administratively the laws relating to underwriting and rate setting practices by insurers; granting the Insurance Commissioner and the Human Relations Commission concurrent jurisdiction in matters of alleged discrimination on the basis of race, creed, color or national origin; and specifying the rights of the Human Relations Commission in actions before the Insurance Commissioner. Delegate Masters, et al

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In addition, the following Joint House Resolution was signed.

HJ 80 ALZHEIMER'S DISEASE - COORDINATING COUNCIL

Requesting the Governor to establish a coordinating council to advise the Interagency Committee on Services to the Aging on the review, coordination, formulation and implementation of programs relating to Alzheimer's disease and related disorders and other diseases and conditions afflicting the aged and elderly; requiring specified reports; and requesting a study of the designation of Alzheimer's disease as a psychiatric disorder. Delegate Callas, et al

1986 Regulations

(1/1/86 - 10/31/86)

Adopted Regulations

Title 09

Chapter 18 - Temporary Licenses - new regulations .05-.06
Effective Date: May 5, 1986

Chapter 66 - Hearing Regulations - amendment to regulation .05
Effective Date: September 21, 1986

Chapter 67 - Preliminary Hearings - new regulations .01-.06
Effective Date: May 19, 1986

Proposed Regulations

Chapter 45 - Filing of Forms for Approval - new regulations .17
Proposed: January 17, 1986

Chapter 51 - Standard for Credit Life, Credit Health and Involuntary Unemployment Benefit Insurance - amendment to regulation .24
Proposed: January 17, 1986

Chapter 54 - Health Maintenance Organizations - Certificate of Authority and Fiscal Requirements - amendment to regulation .04
Proposed: September 26, 1986

Chapter 70 - Relationships of Insurer's, Agents and Brokers to Providers of Financial Services
Proposed: February 14, 1986
Withdrawn: August 1, 1986

Chapter 71 - Group Annuity Contracts - new regulations .01-.05
Proposed: June 20, 1986

Receiverships

The Maryland Indemnity Insurance Company

On or about March 3, 1976, the Maryland Indemnity Insurance Company consented to an Order of the Circuit Court of Baltimore City placing it into Rehabilitation, and appointing the Insurance Commissioner, Rehabilitator. During the period of Rehabilitation, the Company's financial strength steadily deteriorated and on September 16, 1977 the Insurance Commissioner petitioned the Court to terminate the Rehabilitation and place the Company in liquidation. On December 16, 1977 the Insurance Commissioner was appointed Receiver by the Court. Assets of Maryland Indemnity Insurance Company have been marshalled by the Receiver amounting to approximately $3,000,000. Claims filed with the Receiver against the assets amount to approximately $5,600, 000 with additional claims still to be received from the Maryland Guaranty Associations on open claims still being adjusted by them. A plan of operations to ostensibly close out the Maryland Indemnity Insurance Company receivership in the calendar year 1986 is currently being pursued.

LIQUIDATIONS

Eastern Indemnity Company of Maryland

The Company was placed in liquidation January 28, 1985. As of August 31, 1985, the receiver reported assets of $4,647,811 and estimated liabilities of $33,885,659. The Company wrote surety business in 28 states. The deadline for filing claims was February 11, 1986.

The Maryland Indemnity Insurance Company

On or about March 3, 1976, the Maryland Indemnity Insurance Company consented to an Order of the Circuit Court of Baltimore City Placing it into Rehabilitation , and appointing the Insurance Commissioner, Rehabilitator. During the period of Rehabilitation, the Company's financial strength steadily deteriorated and on September 16, 1977 the Insurance Commissioner petitioned the Court to terminate the Rehabilitation and place the Company in liquidation. On December 16, 1977 the Insurance Commissioner was appointed Receiver by the Court. Assets of Maryland Indemnity Insurance Company have been marshalled by the Receiver amounting to approximately $3,000,000. Claims filed with the Receiver against the assets amount to approximately $5,600,000 with additional claims still to be received from the Maryland guaranty Associations on open claims still being adjusted by them. A plan of operations to ostensibly close out the Maryland Indemnity Insurance Company receivership is currently being pursued.

The American Centennial Life Insurance Company in Liquidation

In February, 1981, all of the remaining books and records of the Corporation were transferred to Baltimore and the Atlanta, Georgia office was vacated and later sold. In April, 1981, the reinsurance records were transferred to Baltimore. A rate increase on the major medical policies was approved by regulatory officials and put into effect.

The Receivership was successful in its Virginia litigation which resulted in the recovery of over $120,000 in securities being returned to Maryland. That portfolio was disbursed to the Maryland Life & Health Insurance Guaranty Association pursuant to Court Order to defray claims costs for Virginia residents.

All American Centennial policies which the policyholders wish to remain in force are maintained in full effect. The Receivership remains closely allied with the Maryland Life & Health Insurance Guaranty Association in achieving that end and to assure the orderly and expeditious payment of covered claims.

Preliminary decisions in the Federal Bankruptcy Court in Georgia support a favorable ultimate recovery in favor of the Receivership in litigation which may result in a judgment sufficient to recapitalize the Company.

The Receivership operates solely with assets of the Company. No public funds of any nature or description have ever been utilized for any purpose in the operation of the Company.

Southern Life Insurance Company

The Insurance Commissioner was appointed Liquidating Receiver for Southern Life Insurance Company on March 28, 1980. the Company is a life insurer which had been licensed only in Maryland. Under the receivership, policies on which premiums are continuing to be paid are being kept in force. All policy claims are being paid with assets advanced by the Maryland Life and health Insurance Guaranty Association.

Section Reports to the Commissioner

Assistant Attorney(s) General - The Assistant Attorney(s) General assigned to the Insurance Division act primarily as counsel to the Commissioner of Insurance and the members of the Insurance Division. The Assistant Attorney(s) General's primary task is to interpret the Insurance Code for the Insurance Division and supply the necessary statutory construction in the form of Attorney General Opinions, advice of counsel letters or oral communication. An equally important function of the Assistant Attorney(s) General is that of litigation. The Assistant Attorney(s) General defend suits against the Commissioner and appeals from his administrative orders, as well as institute suits on behalf of the Commissioner to enforce the provisions of the Insurance Code.

All legislation proposed by the Insurance Division to the General Assembly is reviewed for legal sufficiency by the Assistant Attorney(s) General. All regulations proposed by the Division undergo the same review process. The Assistant Attorney(s) General aid the Commissioner in his statutory role as Receiver or Liquidator of insolvent insurance companies.

Among the many other duties of the Assistant Attorney(s) General are the drafting and review of legal forms for the Division, answering correspondence from other State Insurance Departments and advising individual members of the Division on legal problems that arise with their assigned regulatory duties.

Administrative Procedures and Appeals

On July 1, 1984, certain functions of the former Insurance Division Hearing Section were consolidated under the Office of the Secretary.

The Administrative Procedures and Appeals Section (AP&A) was established in the Insurance Division and is responsible for the overall coordination, control, security and conclusion of all complaint, disciplinary or appeal cases emanating from a citizen, insurance agent, insurance broker, insurance company or from within the Maryland Insurance Division that require an administrative hearing. Cases are received, given a control number, reviewed and forwarded to the Hearing Examiner for hearing. An Order of Hearing is issued by the Hearing Examiner and the case is returned to the AP&A Section for recording disposition of case, distribution of copies of Hearing Order, penalty collection and appeal or for future reference.

The AP&A Section also receives attorney Orders for Appeal and is responsible for issuing subpoenas, preparing the record and notifying all parties to the appeal, as required by the Maryland Rules of Procedure. Close contact is maintained with the Assistant Attorney General's office.

Arranging for an administrative hearing by notifying all parties; the appearance of a Court Reporter, the Circuit Court transcript preparation of records and tapes, the review of case files, the certification of documents, Public Information Act requests, notifying various Maryland States Attorneys for possible criminal prosecution; and special assignments of the Deputy or Insurance Commissioner are some additional functions of the AP&A Section.

As the result of a 1973 law, concerning automobile policy terminations, a large number of citizen/policyholder protests continue to be referred for hearing determination.

1,002 administrative hearings were conducted during the fiscal year 1985 which involved policy termination matters. 45 were of a miscellaneous or disciplinary nature.

303 informal pre-hearing conferences were held to determine whether the insurer should be ordered to continue policy coverage for their insureds. These pre-hearing conferences resolved each case to the satisfaction of the insured/insurer by voluntary settlement, reinstated dismissal, renewal of policy or withdrawal of the protest by the insured.

35 administrative hearing decisions were appealed for which transcripts were prepared for transmittal to the Office of the Attorney General and the Circuit Court of Baltimore City.

Financial Examination and Licensing Section

The Financial Examination and Licensing Section has the major responsibilities for the licensing of companies, agents and brokers, the financial examination of domestic and foreign insurance companies, and the audits for admitted and applicant companies for solvency and compliance with the Maryland Insurance Code and Regulations. This Section also is the major revenue producing agency of the Insurance Division collecting not only fees for licensing but also examination expenses and over $100 million dollars in premium taxes. These premium taxes include both authorized and unauthorized premium taxes along with retaliatory fees and taxes.

The field examiners are operating under the provisions of Section 30 of Article 48A of the Annotated Code of Maryland (1979 replacement volume) which states: "The Insurance Commissioner shall examine the affairs, transactions, accounts, records and assets of each authorized insurer, management company or owned or controlled subsidiary of such insurer and each rating organization as often as he deems advisable. He shall so examine each domestic insurer not less frequently than every 5 years." Section 18(2) provides for appointment or employment of examiners to conduct or assist in the examination of insurers. The field examiners

conduct examinations in the home and branch offices to determine the financial condition of the various authorized insurance companies throughout Maryland and the United States.

The field examiners also examine the books and transactions of the various licensed surplus line brokers. Maryland Insurance Examiners conducted or participated in the examinations of twenty (20) life, property-casualty, title and non-profit companies along with four (4) HMO's, ten (10) surplus line brokers and one (1) special investigation.

The expenses for these examinations are paid by the companies being examined as provided for under 48A Section 33 "Examination Expenses." The Examination Section bills the companies, maintains the records and collects the examination expenses billed under the Insurance Code. The Reports on Examinations are typed, collated and issued by the Financial Examination Section.

The field examiners also perform audits of the Annual Tax Reports in the office during the latter part of March each year. The audit staff follows this procedure by assessing companies for additional taxes or fees.

The Audit Staff is responsible for the auditing of the approximately fifteen hundred (1500) Annual Statement filed by the various insurance companies transacting the business of insurance in the State annually. The Audit Staff also compiles the statistical data for this Report along with the required statistics for MAIF and the two Guaranty Associations. The Staff also furnishes data to the various Legislative Committees and other governmental agencies when requested.

The Licensing Unit for companies renews certificates of authorities, to enable the insurers to transact insurance business in Maryland, but also processes all new company applications for a Certificate of Authority. This Unit also has the responsibility to maintain files on each licensed company. The Unit also issues a Directory of Authorized Insurance Companies, Lists of Accepted Reinsurers and Health Maintenance Organizations. The Unit also issues updates to the above Directory and Lists.

The Licensing Staff during 1985 issued or acted on the following:

Applications for Admission

Pending January 1, 1985		73
Received during 1985		71
Total		144
New Certificates of Authority issued	38	
Applications rejected and/or voluntarily withdrawn	9	
Total		47
Pending December		97

The Agents and Brokers Licensing Unit compiled the following statistics for January 1, to December 31, 1985.

EXAMINATIONS

TOTAL EXAMINATIONS:

Maryland Examinations Given During Period.....	4,607

NEW SYSTEM

1. CERTIFICATE OF QUALIFICATION

Original, Resident Agent.....	18,149
Original, Non-Resident Agent.....	6,435
Original, Resident Broker.....	464
Original, Non-Resident Broker.....	1,116
Original, Resident Agent/Broker.....	2,502
Original, Non-Resident Agent/Broker.....	176
Original, Surplus Lines Broker.....	166
Temporary, Agents.....	1,784
Corrections/Duplicates/Amendments.....	1,009
Agents, Appointments.....	19,431
Temporary, Agent Appointments.....	2,480
Temporary, Agent Duplicate.....	4
Agent Appointment/Cancellations.....	4,375
Revocation/Suspension.....	67
Agent Appointment/Modification.....	96
Certifications.....	3,399
Certificates-No fee.....	58
Total Certificates of Qualification Issued	61,711

Property and Casualty Bureau

The Property and Casualty Bureau is responsible for the review and examination of property and casualty insurance filings (including Title, Workmen's Compensation, and Mortgage Indemnity in addition to the general property and casualty) pertaining to rates, manuals, policies, rate schedules or rating plans and every modification of any of the foregoing which the filer proposes to use. The Section attempts to promote the public welfare by regulating insurance rates to the end that they shall not be excessive, inadequate, or unfairly discriminatory. It submits recommendations to the Commissioner on action to be taken on filings involving rate increases or more restrictive policy provisions which cause the equivalent of a change in rates.

In addition to the above, it reviews statistics or data submitted by motor clubs to substantiate that fees collected are reasonable in relation to services rendered, reviews applications filed for rates on a consent basis for approval or disapproval, processes individual risk filings, reviews statistical plans for the reporting of premiums and losses, and processes registrations of premium finance companies.

The following is a summary of the filings received and action taken during the year:

PROPERTY AND CASUALTY

Summary of Filings Received and Action Taken

1985 Annual Summary

LINE	Rules and Rates				Forms			Deviations				Total			
	Appr.	Disap.	CB	Total	Appr.	Disap.	Total	Appr.	Disap.	CB	Total	Appr.	Disap.	CB	Total
AUTOMOBILE	-	5	499	504	407	33	440	-	-	49	49	407	38	548	993
BURGLARY	-	-	7	7	18	1	19	-	-	-	-	18	1	7	26
FIRE & ALLIED LINES	-	2	55	57	46	6	52	-	-	25	25	46	8	80	134
GLASS	-	-	5	5	4	1	5	-	-	-	-	4	1	5	10
HOMEOWNERS	-	2	214	216	187	4	191	-	-	18	18	187	6	232	425
GENERAL LIABILITY	47	5	288	340	271	13	284	-	-	19	19	318	18	307	643
INLAND MARINE	-	1	54	55	98	6	104	-	-	11	11	98	7	65	170
COMMERCIAL MULTI-PERIL	-	3	352	355	292	10	302	-	-	24	24	292	13	376	681
FIDELITY - SURETY	93	-	-	93	51	-	51	1	-	-	1	145	-	-	145
TITLE	1	-	-	1	12	-	12	-	-	-	-	13	-	-	13
WORKMEN'S COMPENSATION	14	-	-	14	38	-	38	63	-	-	63	115	-	-	115
OTHER - MISC.	-	4	270	274	404	22	426	-	-	6	6	404	26	276	706
TOTAL	155	22	1,744	1,921	1,828	96	1,924	64	-	152	216	2,047	118	1896	4,061

Consent-to-Rate Applications Totaling 1,286 Were Processed.

Market Conduct Examination Section

This examination unit was organized in September of 1982. The first examination began in November, 1982.

One of the Division's major responsibilities is to evaluate compliance by insurers with statutes and regulations relating to market conduct practices of insurers and their dealing with policyholders and claimants in Maryland. The four key market conduct areas examined are:

1. Sales and Advertising;
2. Underwriting;
3. Rating; and
4. Claims.

There were nine market conduct examinations completed and reports filed in 1985. Seven examinations were in progress as of January 1, 1986. As a result of the completed examinations in 1985, the following administrative penalties were collected:

State Farm Mutual Automobile Insurance Company State Farm Fire and Casualty Insurance Company	- $1,000.
Aetna Casualty and Surety Company Standard Fire Insurance Company Automobile Insurance Company of Hartford, Connecticut	- $1,500.
Sentry Insurance A Mutual Company	- $2,000.
Dairyland Insurance Company	- $2,000.
Allstate Insurance Company	- $2,000.
Allstate Indemnity Company	- $ 900.

Examinations are made pursuant to Section 30 of Article 48A of the Annotated Code of Maryland (1979 Replacement Volume, as amended).

Life-Health Bureau

The Life-Health Insurance Bureau is composed of three sections: Actuarial, Market Conduct and Complaint & Investigation.

Life - Health Actuarial Section

The Life-Health Actuarial Section is concerned with the actuarial aspects of the regulation of life insurance and health insurance. Every form of life insurance policy, health insurance policy, and annuity contract in this State must be submitted to

the Insurance Commissioner for prior approval. The review of these forms represents one of the chief functions of the Section.

The Section also is charged with making an annual valuation of the reserve liabilities of life insurance companies operating in the State of Maryland. Since the reserves representing these liabilities are generally the largest liability items of the respective life insurers, this work is most important in connection with determining the solvency of the companies concerned.

When domestic life companies are examined, the Life Section participates in the examination not only as to the reserve liabilities, but also in regard to other asset and liability items of an actuarial nature such as dividends payable, deferred premiums receivable, and nonforfeiture benefits granted. During the course of examination, problems relating to procedures, methods, management policies and company surplus levels are generally reviewed and discussed with the examiners as well as with the officers of the companies being examined.

This Section reviews applications for licenses of health maintenance organizations, reviews the forms and contracts of these organizations, and maintains an ongoing liaison with existing Maryland health maintenance organizations and those in course of formation in the State.

This Section also reviews rate filings to see that the rates are not insufficient, insecure or impracticable, and in the case of health insurance rate filings, to see that the benefits provided in the policies are reasonable in relation to the premiums charged. For credit life and health insurance, Medicare supplement policies and specified disease policies, rate filings are reviewed to ascertain compliance with the regulations regarding these rates.

Companies issuing credit life or credit health insurance must file detailed reports annually regarding these operations. The reports are reviewed carefully to see whether the rate standards required by regulation are being adhered to and also whether the standards should be revised.

Reports are solicited from all insurers doing health insurance business in Maryland with regard to procedures employed by the companies to control health insurance costs.

This Section is frequently called upon to assist the Complaint and Investigation Section in connection with numerous technical questions regarding complaints. In addition to the complaints handled by the Complaint and Investigation Section, the Actuarial Section directly handled about 2,150 inquiries and complaints in 1985 which were referred to it for various reasons.

Applications for admission of life companies to Maryland are reviewed by the Life Section and recommendations are made to the Commissioner based on this review. In calendar year 1985 there were 51 such reviews made.

During the calendar year 1985, 24,273 forms of life and health policies and annuity contracts were reviewed for compliance with statutory and regulatory compliance. Also, 1,141 premium rate filings were received and reviewed. The Section handled over 25,100 pieces of correspondence.

The amount of life insurance in force in domestic Maryland companies as of December 31, 1985 was over $47 billion, the reserves for which were $3,771,572,000.

As of December 31, 1985, over three million persons in Maryland were covered by life insurance under eight million polices, the face amount of which was about $130,000,000,000.

The amount of new ordinary life insurance currently being purchased in Maryland is approximately $15,000,000,000 annually.

The average amount of life insurance currently in force per family in Maryland is approximately $75,000.

The administration of the recently enacted Dental Plan Organization Act, as well as of the granting of special annuity permits to non-profit educational and religious organizations, fall under the purview of the Actuarial Section.

For services performed by the Life-Health Actuarial Section in verifying policy reserves, insurers were charged approximately $800,000.

Life-Health Market Conduct Section

The purpose of this recently established section is to see that the insurers and agents are abiding by the insurance laws and regulations, that they are treating their insureds equitably and in accord with the policy contract provisions, and that they advertise insurance products fairly, that they charge correct premium rates, and that they are otherwise properly servicing policyholder needs.

The personnel in this unit visit insurance company home offices, as well as agents' offices, to conduct an examination into these matters. When necessary they also visit and interview individual policyholders.

The Life and Health Market Conduct Section was activated in the latter part of 1985. The cost of the examinations is borne by the insurers being examined. During the three months of its activity 7 licensed companies were examined. the amount charged to the companies was approximately $25,000.

Life-Health Complaint and Investigation Section

This busy section receives complaints and inquiries from policyholders as well as from the public in general. Information is supplied in response to the inquiries most of which come by telephone.

Complaints are investigated, and where appropriate, settlements obtained for the policyholders. During the period July 1985 when this Section was established to December 1985, $705,300 in claims were thus obtained for the benefit of policyholders.

During this period the unit received about 3,000 complaints and 5,000 inquiries and wrote over 1,700 letters.

Complaint and Investigation/Property and Casualty

As a service to policyholders, beneficiaries, and claimants and as a means of checking the compliance and performance of insurance companies, agents, and brokers, the Complaint Section receives and investigates complaints and requests for information about policy contracts and other insurance problems and questions. This section investigates the cancellation or non-renewal of insurance policies and maintains a review of automobile and property insurance cancellations to protect those who are cancelled without valid cause. Facts disclosed by these investigations may lead to the suspension or revocation of licenses. The operation of this service frequently results in the return of unearned premium or the collection of unpaid claims. Investigators visit outlying cities to provide advisory services to these areas. Announcements to local news media are distributed in advance to notify the public of the availability of this service.

In those instances where an investigation results in the need for a hearing, this Section prepares and presents the case for Hearing. In 1985, this Section prepared 1,444 disciplinary or Section 35 Hearings.

During the calendar year 1985, a total of 17,176 written complaints were received. There were 62,729 inquiries received. An inquiry is usually made by telephone and concerns a question or subject that can be satisfactorily concluded on the basis of a single conversation.

As a result of processing the justified complaints made to this Section, a total of $2,614,928.07 was recovered for Maryland residents from insurance companies, agents or brokers.

Under statutory provision of Article 48A, Section 240AA effective January 1, 1973, which gives the citizens of the State of Maryland a right to protest auto terminations and/or surcharges; there were 10,039 instances where policyholders took advantage of administrative procedures to protest and request hearings against proposed cancellation or non-renewal action by their insurer.

Agency Investigation Section

The Enforcement Section's mission is multi-faceted involving, but not always limited to, screening of new applications for agent's qualifications, inspection of insurance agencies, presentation of the Division's case at disciplinary hearings involving agents, the investigation and disposition of certain consumer complaints, investigation and disposition of major complaints against insurers and presentment of certain cases at the hearing level and other duties as assigned by the Commissioner, his Deputy and Assistant Commissioner.

The following statistical data was compiled by the Enforcement Section for 1985:

1. Complaints from insurers and consumers involving agents (agencies) - 574.

2. Citizen complaints in general - 184.

3. Criminal Record Check without record - 6,246.

4. Privileged Communications processed - 81.

5. Actual agent or agency inspections - 8.

6. Cases sent to hearings - 29.

7. Cases presented at hearings - 24.

8. Cases resolved by consent agreement - 23.

The inspection of insurance agencies is done on a random basis and as the result of reported or suspected deficiencies. The audit includes cash flow, refund processing, payment of accounts and overall solvency of an agency. The agent or agencies is often counseled as to how to improve their operation when no clear violation is discerned. The cash flow of the agency determines its size with many multi-millions of dollars in annual premiums.

Speeches and meetings with agent trade associations are conducted throughout the year in an effort to keep them informed of new legislation and as a preventive measure to avoid possible violations.

FINANCIAL TABLES

SHOWING ASSETS, LIABILITY AND SURPLUS TO POLICYHOLDERS AT DECEMBER 31, 1985

These statistics were compiled from the 1985 Annual Statements filed with the Division prior to audit and from the National Association of Insurance Commissioners, Insurance Industry Data Base, of companies licensed to do business in Maryland.

NOTE: Table one through seven for Property and Casualty and Title Companies disclose Maryland business only for Direct Premiums Written and Direct Losses Incurred and Nationwide figures for Gain from Underwriting and Gain from Investments. All tables except 7, 8 and 9 were rounded to the nearest thousand dollars.

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($000) TABLE NO. 1

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
DOMESTIC STOCK								
ATLANTIC BONDING CO	MD	173	0	980	337	643	-83	100
AVEMCO INS CO	MD	1,166	208	81,692	48,260	33,432	4,353	4,728
BLUE RIDGE INS CO	MD	758	468	11,358	2,439	8,919	646	667
CLARENDON NATIONAL INS CO	MD	36	-73	193,871	82,008	111,862	-6,552	1,517
COMMONWEALTH MORTGAGE ASSUR CO OF MD	MD	4,394	278	40,875	34,021	6,854	3,609	2,524
CRITERION CASUALTY CO	MD	257	112	7,287	4,546	2,740	-3,633	461
CRITERION INS CO	MD	3,429	2,314	158,600	100,100	58,499	-7,759	7,355
FIDELITY & DEPOSIT CO	MD	0	0	3,463	287	3,176	100	233
FIDELITY & DEPOSIT CO OF MARYLAND	MD	13,486	9,404	348,367	191,454	156,913	-29,395	30,826
GOVERNMENT EMPLOYEES INS CO	MD	111,689	83,320	1,978,252	1,405,620	572,632	-21,839	230,965
INS CO OF MARYLAND	MD	453	132	7,228	3,123	4,105	-54	155
MARYLAND CASUALTY CO	MD	20,492	15,480	2,416,941	1,698,429	718,512	-131,020	191,241
MONUMENTAL GENERAL CASUALTY CO	MD	1,050	644	4,960	2,960	2,000	-162	312
PARAMOUNT INSURANCE CO	MD	3,019	1,900	2,320	1,760	560	-59	165
PENINSULA INS CO	MD	6,790	4,188	11,579	8,379	3,200	-628	852
UNITED STATES FIDELITY & GUARANTY CO	MD	48,547	41,945	5,765,088	4,851,810	913,278	-670,217	480,824
*TOTALS		214,930	160,340	11,032,867	8,435,533	2,597,331	-862,693	952,928

MARYLAND INSURANCE DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($000) TABLE NO. 2

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
DOMESTIC MUTUAL								
BALTIMORE EQUITABLE SOCIETY	MD	90	371	30,749	7,892	22,858	-875	1,649
BANKERS MUTUAL INS CO	MD	1,299	441	3,347	2,230	1,116	-66	171
BRETHREN MUTUAL INS CO	MD	17,124	9,306	25,935	9,973	15,962	-914	2,166
COMMONWEALTH MUTUAL INS CO OF AM	MD	1,993	233	1,418	595	823	-24	125
FARMERS & MECH MU I ASN OF CECIL CTY	MD	691	353	933	197	736	61	63
GRANGERS MUTUAL INS CO	MD	3,015	1,259	7,120	2,578	4,542	-197	556
HARFORD MUTUAL INS CO	MD	12,671	5,505	50,223	31,024	19,199	-1,622	3,076
INTERNATIONAL INS CO OF TAKOMA PK MD	MD	4,444	2,903	69,473	53,260	16,212	-7,041	5,344
MEDICAL MUTUAL LIAB INS SOC OF MD	MD	25,047	25,709	142,839	131,414	11,425	-13,946	12,676
MONTGOMERY MUTUAL INS CO	MD	10,328	6,505	37,419	19,772	17,647	-604	2,842
MUTUAL FIRE INS CO OF CALVERT CTY	MD	875	548	2,281	572	1,709	-109	200
MUTUAL FIRE INS CO OF CARROLL CTY	MD	1,422	477	5,357	574	4,783	157	355
MUTUAL INS CO OF FREDERICK COUNTY	MD	1,861	746	10,045	1,207	9,438	143	1,148
TANEYTOWN MUTUAL F I C OF CARROLL CTY	MD	98	30	392	15	378	-16	41
*TOTALS		86,556	54,077	388,131	261,303	126,828	-25,053	30,409

[illegible] DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
[illegible] STOCK								
ACCELERATING NATIONAL INS CO	OH	17	16	18,263	10,145	8,118	-866	1,837
ACCESS SECURITY INS CO	PA	404	102	8,568	5,414	3,155	-305	321
ACTNA CASUALTY & SURETY CO	CT	64,047	58,897	8,685,243	7,161,640	1,523,502	-571,517	630,727
ACTNA CASUALTY & SURETY CO OF AM	CT	0	0	9,159	3,071	6,088	-140	715
ACTNA CASUALTY & SURETY CO OF IL	IL	2,141	1,955	1,401,883	1,132,714	269,169	-70,245	120,627
ACTNA FIRE UNDERWRITERS INS CO	CT	1,088	585	43,345	22,569	20,776	-3,132	7,525
ACTNA INS CO	CT	4,980	2,228	4,993,177	4,573,287	419,890	-822,549	450,885
AFFILIATED FM INS CO	RI	1,269	1,475	123,735	77,548	46,188	-5,115	8,803
AGRICULTURAL INS CO	SD	990	289	5,537	1,573	3,964	-188	543
AGWAY INS CO	NY	43	20	38,121	26,191	11,930	-2,354	2,245
AIG [illegible]	NY	214	192	258,146	206,986	51,160	-3,752	17,649
ALBANY INS CO	NY	70	21	74,896	53,181	21,715	-2,857	4,905
ALL AMERICA INS CO	OH	0	0	39,791	31,773	8,017	-2,895	3,195
ALLIANZ INS CO	CA	238	374	190,218	138,506	51,712	-7,435	13,524
ALLIED FIDELITY INS CO	IN	3,618	736	52,910	40,228	12,682	-2,066	2,220
ALLIED INS CO	CA	0	0	74,147	64,106	10,041	-14,056	5,178
ALLSTATE INDEMNITY CO	IL	11,500	6,983	40,257	16,774	23,483	0	3,540
ALLSTATE INS CO	IL	156,005	123,821	12,670,389	8,993,865	3,676,523	-753,269	872,324
ANSAT INDEMNITY CORP	NI	117	-5	747,580	509,405	238,175	-4,094	25,285
AMERICAN & FOREIGN INS CO	DE	4,944	5,069	210,991	171,890	39,101	-15,600	20,038
AMERICAN ALLIANCE INS CO	AZ	739	467	7,777	1,590	6,187	-188	858
AMERICAN AUTOMOBILE INS CO	MO	2,748	747	450,196	365,723	84,473	-23,173	8,114
AMERICAN BANKERS INS CO OF FL	FL	3,727	929	291,704	222,725	68,979	-14,244	20,307
AMERICAN CASUALTY CO OF READING	PA	5,645	5,141	396,135	320,791	75,344	-26,416	40,923
AMERICAN CENTENNIAL INS CO	DE	1,740	556	421,001	349,369	71,632	-114,050	17,648
AMERICAN CENTRAL INS CO	MO	0	0	6,147	1	6,145	0	531
AMERICAN CONTINENTAL INS CO	MD	458	410	74,421	52,970	21,551	-6,436	4,646
AMERICAN CREDIT INDEMNITY CO	NY	909	-114	98,102	40,992	57,170	1,390	7,674
AMERICAN ECONOMY INS CO	IN	739	1,614	449,746	330,106	119,640	-36,805	35,315
AMERICAN EMPIRE INS CO	OH	0	0	10,006	3,485	6,521	48	861
AMERICAN EMPLOYERS INS CO	MA	7,092	6,348	410,277	331,121	79,156	-48,066	35,048
AMERICAN EXCEL INS CO	IA	2,123	955	8,970	5,240	3,730	1,660	265
AMERICAN FAMILY HOME INS CO	FL	457	157	26,338	20,456	5,882	-2,921	1,006
AMERICAN FIDELITY CO	VT	954	1,096	8,491	6	8,485	0	592
AMERICAN FIRE & CAS CO	FL	5,580	2,020	113,069	70,586	42,484	-4,931	10,405
AMERICAN FREEDOM INS CO	MI	0	0	10,179	6,236	3,943	-1,551	576
AMERICAN GUARANTEE & LIABILITY IN CO	NY	11,445	11,620	154,019	120,347	33,673	-13,238	16,234
AMERICAN HOME ASR CO	NY	1,852	4,190	1,676,311	1,394,816	281,494	-66,943	54,296
AMERICAN INDEMNITY CO	TX	0	0	127,525	84,494	43,031	-7,143	5,477

MARYLAND INSURANCE DEPARTMENT DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($0000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
AMERICAN INDEPENDENT REINSURANCE CO	NY	0	0	128,495	108,254	20,242	-32,865	18,588
AMERICAN INS CO	NJ	32,865	23,673	1,375,234	1,103,690	271,544	-83,684	107,162
AMERICAN INTEGRITY INS CO	PA	1,664	263	39,473	20,553	18,920	-2,740	2,706
AMERICAN LIFE SITE INS CO	IL	1,372	7,943	20,337	6,928	13,409	648	1,499
AMERICAN LOYALTY INS CO	MN	0	0	11,934	4,565	7,369	-3,080	1,207
AMERICAN MODERN HOME INS CO	OH	0	0	72,724	51,258	21,465	-6,420	4,625
AMERICAN MOTORISTS INS CO	IL	20,374	29,650	785,646	598,389	187,256	-49,261	50,467
AMERICAN NATIONAL FIRE INS CO	NY	6,293	4,255	58,154	47,227	10,926	-5,635	4,611
AMERICAN NATIONAL PROPERTY & CAS CO	MO	5	0	94,905	52,031	42,874	-13,562	7,084
AMERICAN POLICYHOLDERS INS CO	MA	147	247	37,394	28,708	8,686	-3,913	2,703
AMERICAN PROTECTION INS CO	IL	672	49	16,109	10,731	5,378	0	489
AMERICAN REINSURANCE CO	DE	0	-70	1,906,631	1,617,755	288,376	-149,848	80,544
AMERICAN RELIANCE INS CO	NJ	1,459	1,420	80,369	53,636	26,733	-2,367	4,319
AMERICAN ROAD INS CO	MI	5,280	593	524,961	268,491	256,469	-11,417	30,560
AMERICAN SECURITY INS CO	DE	3,472	457	195,810	132,546	63,264	-14,407	9,585
AMERICAN STATES INS CO	IN	1,339	907	1,062,896	680,465	382,411	-59,769	43,085
AMERICAN STATES INS CO OF TX	TX	0	0	8,052	70	7,982	0	715
AMERICAN UNITED INS CO OF NY	NY	0	0	157,609	116,875	40,733	-17,379	10,867
AMERICAN UNIVERSAL INS CO	KI	172	179	164,020	123,197	35,823	-11,146	7,802
AMERICAN UNION INS CO	IL	65	-17	26,909	11,795	15,114	-1,326	1,687
AMERISURE INS CO	MI	3	1	224,217	183,294	40,923	-23,792	25,966
ANEX ASSURANCE CO	IL	0	11	26,409	15,082	11,327	2,500	1,715
ARGONAUT INS CO	CA	821	-530	1,394,140	1,194,753	199,388	-165,093	194,175
ARGONAUT NORTHEAST INS CO	IL	636	1,927	174,322	84,278	90,044	-11,527	81,876
ASSOCIATED INDEMNITY CORP	CA	20,013	13,826	92,441	52,906	39,535	-4,083	6,142
ASSOCIATES INS CO	IN	305	177	77,208	56,852	20,357	-3,291	4,111
ASSURANCE COMPANY OF AMERICA	NY	3,194	1,008	13,624	663	12,961	0	1,430
ATHENA ASSURANCE CO	MN	0	0	29,148	21,776	7,372	-2,288	2,925
ATLANTA CASUALTY CO	GA	363	596	33,801	23,694	10,107	-3,183	2,843
ATLANTA INTERNATIONAL INS CO	NY	331	517	83,953	78,638	5,315	-33,404	4,115
ATLANTIC INS CO	TX	4	2	28,138	18,534	9,604	-914	1,848
ATLAS ASSURANCE CO OF AMERICA	NY	230	138	88,085	53,181	34,904	-2,857	3,528
AUTOMOBILE CLUB INS CO	OH	0	0	47,879	31,749	16,130	-4,559	3,020
AUTOMOBILE INS CO OF HARTFORD CT	CT	11,046	8,175	151,581	120,188	31,393	-14,809	8,032
BALBOA INS CO	CA	2,481	1,503	229,934	150,687	79,247	-31,093	25,852
BALOISE INS CO OF AMERICA	NY	58	4	12,644	5,277	7,367	-101	804
BANKERS & SHIPPERS INS CO OF NY	NY	0	28	19,001	8,004	10,997	-62	958
BANKERS MULTIPLE LINE INS CO	IA	157	57	71,960	52,890	19,070	5,597	6,955

[illegible] INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($0001) TABLE NO. 3

[illegible]	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
[illegible] STOCK								
[illegible] INS CO	FL	2,485	1,159	77,755	65,113	11,642	-12,730	4,868
[illegible] INS CO	MA	157	3	56,613	19,973	36,641	-812	4,722
[illegible] INSURANCE CO	OH	11	10	45,526	19,477	26,049	-1,372	5,255
[illegible] GENERAL INS CO	NY	0	0	14,611	5,609	9,003	-151	953
[illegible] FIRE INS CO OF PA	PA	4,873	1,460	241,043	194,973	46,070	-8,965	8,109
[illegible] CASUALTY CORP	IL	2,906	815	218,833	172,657	46,176	-19,315	33,530
[illegible] FIRE & MARINE INS CO	IL	1,948	924	50,737	33,558	17,179	-5,345	2,785
[illegible] INVESTORS GUARANTY INS CO	IL	0	0	170,856	66,973	103,883	-13,198	8,982
BOSTON OLD COLONY INS CO	MA	46	-135	65,223	45,318	19,906	-5,337	6,916
CALVERT INS CO	PA	47	14	18,320	10,668	7,652	-448	1,082
CAMDEN FIRE INS ASN	NJ	881	647	454,197	205,155	249,042	-15,589	47,563
CANAL INS CO	SC	6	0	105,326	73,316	32,010	-5,473	6,015
CAPITAL ENTERPRISE INS CO	KY	1,296	575	41,119	18,322	22,797	-5,769	3,705
CAPITAL LANDMARK INS CO	KY	289	204	7,687	1,560	6,127	-785	897
CAROLINA CASUALTY INS CO	FL	825	350	50,828	35,455	15,374	-3,835	2,503
CENTAUR INS CO	IL	47	1	157,272	150,042	7,230	-28,295	10,593
CENTENNIAL INS CO	NY	5,609	4,061	193,876	152,561	41,315	-13,808	21,204
CENTRAL NATIONAL INS CO OF OMAHA	NE	1,516	341	168,854	105,000	63,853	-4,793	5,389
CENTRAL STATES INDEMNITY CO OF OMAHA	NE	161	4	16,005	8,928	7,077	1,677	981
CENTURY INDEMNITY CO	CT	378	-25	42,064	35,624	6,440	-7,973	2,757
CHARTER OAK FIRE INS CO	CT	14,514	7,820	365,059	315,088	69,971	-28,978	23,066
CHICAGO INS CO	IL	2,215	2,374	78,930	59,091	19,839	-10,516	9,089
CHRISTIANIA GENERAL INS CORP OF NY	NY	0	0	64,299	56,574	27,726	-5,754	7,942
CHRYSLER INS CO	MI	495	476	77,143	30,811	46,332	7,108	4,892
CHURCH INS CO	NY	494	1,050	32,852	8,341	24,511	-988	2,301
CIGNA INS CO	CA	3,394	3,949	419,558	339,605	79,953	-65,344	25,626
CIM INS CORP	NY	1,557	945	35,247	9,553	25,694	25	2,582
CINCINNATI INS CO	OH	19	0	714,273	455,172	259,102	-18,507	44,723
CITY INS CO	NJ	625	1,233	62,876	35,744	27,131	-5,680	3,444
CIVIL SERVICE EMPLOYEES INS CO	CA	0	0	71,792	46,494	25,298	-8,338	6,675
CLASSIC INS CO	MI	0	0	12,870	4,675	8,195	-142	520
COLONIAL INS CO OF CA	CA	11,246	9,224	41,044	29,805	11,238	-1,985	2,806
COLONIAL PENN FRANKLIN INS CO	PA	863	457	68,810	27,165	41,625	-4,828	4,171
COLONIAL PENN INS CO	PA	4,442	3,466	496,890	367,460	129,430	-19,826	40,212
COMCO INS CO	TX	0	0	24,817	18,657	6,160	-1,451	2,964
COMMERCE & INDUSTRY INS CO	NY	1,136	692	465,920	381,538	84,382	-17,930	15,584
COMMERCIAL INS CO OF NEWARK NJ	NJ	2,308	1,967	240,875	197,640	43,235	-22,447	20,010
COMMERCIAL LOAN INS CORP	WI	34	0	27,316	24,884	2,432	-1,245	1,840

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
COMMERCIAL MORTGAGE INS INC	WI	0	0	11,705	6,406	5,299	-2,800	844
COMMERCIAL UNION INS CO	MA	6,307	5,944	1,219,164	996,423	222,741	-144,199	106,227
COMMONWEALTH MORTGAGE ASSURANCE CO	PA	512	-64	89,476	44,561	44,915	-5,908	6,676
CONNECTICUT INDEMNITY CO	CT	242	343	67,044	50,365	16,679	-12,182	8,713
CONSOLIDATED AMERICAN INS CO	SC	219	62	48,330	35,088	13,241	-8,698	7,044
CONTINENTAL CASUALTY CO	IL	23,416	18,026	6,573,977	5,252,636	1,321,341	-486,872	544,727
CONTINENTAL HERITAGE INS CO	UT	0	0	3,162	1,365	1,797	64	236
CONTINENTAL INS CO	NH	34,550	18,193	1,411,532	1,156,055	255,476	-133,419	102,632
CONTRACTORS BONDING & INS CO	WA	0	0	10,102	6,147	3,955	107	781
COUNTRYWIDE INS CO	CA	0	0	15,293	9,046	6,248	-2,868	407
COVENANT INS CO	CT	0	0	107,906	85,469	22,438	-9,763	4,696
GT GENERAL FIRE & CAS INS CO	CT	0	0	7,489	364	7,125	-499	671
CUMIS INS SOCIETY INC	WI	3,347	2,623	202,125	160,093	42,032	-13,357	18,482
DAIRYLAND INS CO	WI	16,410	11,096	355,157	299,584	55,573	-30,422	33,208
DEPENDABLE INS CO INC	FL	407	74	108,097	82,059	26,038	-1,920	5,655
DIXIE INS CO	FL	0	0	13,707	12,275	6,433	-2,283	1,576
EAGLE STAR INS CO OF AMERICA	NY	65	83	116,184	83,015	33,169	-20,995	9,012
ELECTRIC INS CO	MA	238	207	63,633	33,550	30,083	1,965	4,678
EMCASCO INS CO	IA	32	12	37,767	30,129	7,638	-3,387	3,512
EMPIRE FIRE & MAR INS CO	NE	172	291	85,480	72,127	13,353	-5,765	6,010
EMPLOYERS CASUALTY CO	TX	40	109	646,725	468,386	178,339	-16,682	34,999
EMPLOYERS FIRE INS CO	MA	1,054	839	182,903	145,688	36,215	-21,363	13,211
EMPLOYERS REINSURANCE CORP	MO	349	56	2,174,538	1,634,784	539,754	-131,899	221,720
ENTERPRISE INSURANCE CO	CA	67	-0	49,666	51,807	-2,141	-14,866	3,035
ERIE INS CO	PA	9,095	6,804	5,395	-206	5,601	0	395
EXCELSIOR INS CO	NY	245	349	59,137	45,368	13,768	-3,473	4,570
FAIRMONT INS CO	CA	0	0	114,489	82,534	31,955	-1,311	7,711
FARMINGTON CASUALTY CO	CT	0	0	104,892	80,622	24,270	-11,349	3,793
FEDERAL INS CO	NJ	21,572	10,462	2,733,711	2,024,201	709,510	-254,286	198,082
FEDERAL KEMPER INS CO	IL	10,387	6,272	135,039	115,559	19,530	-17,546	11,556
FEDERATED RURAL ELECTRIC INS CORP	WI	0	0	34,338	26,607	7,781	-3,706	4,054
FIDELITY & CASUALTY CO OF NY	NH	4,954	3,423	504,368	406,907	97,461	-48,031	69,640
FIDELITY & GUARANTY INS CO	IA	10,520	7,767	9,591	61	9,530	0	753
FIDELITY & GUARANTY INS UNDWRS INC	OH	6,442	8,519	45,594	670	44,924	0	2,982
FINANCIAL SECURITY ASR OF IA INC	IA	0	0	279,305	208,266	71,039	-19,643	24,532
FINANCIAL SECURITY ASR OF OK INC	OK	18	62	41,933	371	41,563	-372	8,034
FIRE & CASUALTY INS CO OF CT	CT	2,924	1,817	23,033	16,142	6,891	-4,061	3,280
FIREMAN'S FUND INS CO	CA	15,064	15,691	5,290,539	4,113,629	1,171,910	-267,603	879,617
FIREMAN'S FUND INS CO OF WI	WI	1,014	1,214	11,050	5,727	5,323	-408	1,563

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
FIREMEN'S INS CO OF NEWARK NJ	NJ	2,035	1,017	1,392,231	1,125,941	266,290	-136,083	85,254
FIREMEN'S INS CO OF WASHINGTON, DC	DC	1,255	514	11,256	4,191	7,065	287	3,233
FIRST FINANCIAL INS CO	IL	-5	62	11,771	6,920	4,851	-436	526
FIRST GENERAL INS CO	GA	17	-143	34,256	5,858	28,398	-761	3,915
FIRST NATIONAL INS CO OF AMERICA	MA	1,206	879	86,492	57,946	28,546	-5,175	8,394
FOREMOST GUARANTY CORP	MI	7	0	106,778	53,108	53,670	-3,816	7,217
FOREMOST INS CO	MI	1,936	1,223	448,225	325,679	122,546	-31,160	25,118
FOREMOST MORTGAGE INS CO	MI	0	0	7,206	2,422	4,785	131	545
FORUM INS CO	IL	2,760	1,211	127,511	99,310	28,201	10,354	8,073
FRONTIER INS CO	NY	0	0	30,166	23,817	6,369	-691	1,894
GEICO GENERAL INS CO	IA	5,039	5,293	21,869	2,198	19,670	-41	1,521
GEN ELEC GUARANTY INS CORP	NC	0	0	7,723	2,344	5,379	-57	736
GEN ELEC MORTGAGE INS CORP OF NC	NC	169	26	120,165	83,189	36,976	-4,056	12,346
GENERAL ACCIDENT INS CO OF AMERICA	PA	24,271	19,149	2,001,188	1,246,012	755,176	-92,586	162,541
GENERAL ELECTRIC MORTGAGE INS CORP	OH	2,841	1,303	260,804	129,672	131,131	-7,312	16,518
GENERAL INS CO OF AMERICA	WA	1,138	214	695,356	513,492	161,864	-46,057	80,543
GENERAL REINSURANCE CORP	DE	459	-370	4,519,576	3,509,802	1,009,774	-188,085	270,518
GENERAL STAR NATIONAL INS CO	OH	57	13	56,215	26,818	29,397	-6,535	1,608
GERLING AMERICA INS CO	NY	0	0	10,816	333	10,482	-93	1,038
GERMANTOWN INSURANCE CO	PA	90	3	32,868	5,582	27,286	726	2,154
GLENS FALLS INS CO	DE	3,357	2,025	84,332	68,078	16,254	-3,005	9,336
GLOBE AMERICAN CAS CO	OH	11,420	7,955	45,230	30,534	14,696	-3,885	2,799
GLOBE INDEMNITY CO	DE	3,928	2,650	720,961	589,750	131,211	-53,484	66,494
GRAPHIC IND CO	TX	0	0	3,438	1,138	2,300	-79	199
GRANITE STATE INS CO	NH	3,501	2,210	9,136	1,005	8,131	0	605
GREAT AMERICAN INS CO	OH	4,067	1,473	2,114,721	1,602,669	512,052	-181,464	175,538
GREAT NORTHERN INS CO	MN	1,723	671	137,105	112,889	24,216	-16,054	8,386
GREAT SOUTHWEST FIRE INS CO	AZ	-11	-57	149,750	129,977	19,772	-19,977	16,045
GREAT WEST CASUALTY CO	NE	0	0	106,607	79,932	26,675	-4,626	6,365
GUARANTEE INS CO	DE	1	45	31,822	24,795	7,027	-5,262	1,504
GULF INSURANCE CO	MO	749	688	396,343	307,210	89,133	-72,362	20,941
HAMILTON INS CO	DC	639	363	6,427	2,867	3,54.	-426	499
HANOVER INS CO	NH	497	-267	994,507	759,069	235,438	-79,863	65,332
HANSECO INS CO	DE	0	0	500,359	391,531	108,829	-24,550	51,570
HARBOR INS CO	CA	75	425	373,106	280,437	92,668	-26,063	34,587
HARCO NATIONAL INS CO	NY	2,047	686	39,679	22,368	17,311	215	2,068
HARTFORD ACCIDENT & INDEMNITY CO	CT	52,081	26,241	3,280,744	2,500,023	780,721	-154,661	242,800
HARTFORD CASUALTY INS CO	NJ	19,465	11,710	400,382	333,365	67,017	-22,639	29,040

MARYLAND INSURANCE DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
HARTFORD FIRE INS CO	CT	24,596	12,721	4,936,305	2,828,052	2,110,253	-156,586	519,066
HARTFORD INS CO OF THE MIDWEST	IN	146	4	39,341	27,883	11,457	-1,887	3,312
HARTFORD STEAM BOIL INSPECTION & INS	CT	2,669	1,103	461,314	308,670	152,644	6,085	22,643
HAWKEYE-SECURITY INS CO	IA	3	0	83,818	62,141	21,676	-11,102	5,930
HERITAGE INDEMNITY CO	CA	0	-1	15,676	12,590	3,057	-616	1,444
HIGHLANDS INS CO	TX	129	41	622,839	408,073	214,766	-26,120	41,605
HOME & AUTOMOBILE INS CO	IL	0	0	30,755	11,777	18,978	-2,400	3,371
HOME GUARANTY INS CORP	VA	900	91	12,916	9,765	3,151	890	1,108
HOME INDEMNITY CO	NH	7,516	5,246	452,860	378,391	74,469	-63,548	55,888
HOME INS CO	NH	21,733	11,305	3,740,568	2,985,622	754,946	-483,448	479,170
HOME INS CO OF IN	IN	6	4	61,231	34,353	26,879	-5,631	4,649
HORACE MANN INS CO	FL	4,167	3,566	259,321	190,053	69,269	-11,830	20,331
HOUSTON GENERAL INS CO	TX	344	107	128,136	91,032	37,104	-2,138	6,336
HUDSON INS CO	PA	94	28	21,997	7,345	14,652	-831	905
ILLINOIS NATIONAL INS CO	IL	176	-11	15,626	9	15,618	0	1,744
IMPERIAL CASUALTY & INDEMNITY CO	NE	2,757	1,121	235,928	184,425	51,503	-15,539	13,212
INDEMNITY INS CO OF NORTH AMERICA	NY	1,490	1,100	262,322	173,478	88,844	-31,288	19,200
INDUSTRIAL INDEMNITY CO	CA	1,030	626	1,073,941	923,967	149,974	-84,232	75,618
INS CO OF EVANSTON	IL	3	0	29,596	7,510	22,086	-1,155	3,195
INS CO OF GREATER NY	NY	43	146	30,460	19,992	10,466	-2,476	2,334
INS CO OF NORTH AMERICA	PA	20,420	39,904	3,886,325	3,360,735	527,590	-656,068	279,025
INS CO OF THE STATE OF PA	PA	1,015	864	478,065	381,759	96,306	-17,930	14,837
INTEGR. MORTGAGE GUARANTY CORP	GA	3	0	9,321	5,814	3,508	382	780
INTEGRAL INS CO	MD	0	0	33,516	24,643	8,872	-2,733	974
INTEGRITY INS CO	NJ	1,797	1,650	144,664	124,150	20,514	-25,254	8,147
INTERCONTINENTAL INS CO	IL	7	0	37,052	25,637	11,415	-49	1,559
INTERNATIONAL BUS & MERC REASSUR CO	IL	94	24	106,305	80,818	25,487	-8,455	5,425
INTERNATIONAL FIDELITY INS CO	NJ	231	8	20,883	16,454	4,429	-1,754	1,028
INTERNATIONAL INDEMNITY CO	GA	-6	453	29,024	19,780	9,245	334	756
INTERNATIONAL INS CO	IL	10,036	5,408	288,826	246,430	42,396	-28,559	21,754
INTERSTATE FIRE INS CO	FL	0	0	12,776	6,129	6,647	-2,878	477
INTERSTATE INDEMNITY CO	IL	5	3	32,697	23,203	9,494	-4,863	3,107
INVESTORS EQUITY INS CO	CA	18	-13	12,053	4,905	7,148	-781	1,900
INVESTORS MORTGAGE INS CO	IL	455	1,114	157,343	137,399	19,944	-14,574	19,872
ITT LYNDON PROPERTY INS CO	MD	898	121	120,561	90,233	30,328	-8,006	9,351
JC PENNEY CASUALTY INS CO	OH	0	0	386,638	219,377	167,260	-73,761	28,995
JEFFERSON INS CO OF NY	NY	412	383	114,737	96,050	18,688	-6,184	6,692
JEFFERSON PILOT FIRE & CAS CO	NC	397	185	55,295	21,666	33,629	-1,883	3,638

MARYLAND INSURANCE DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
JUPITER FIRE INS CO	IL	1,125	503	210,461	129,035	81,446	-9,504	15,429
JUPITER NATIONAL INSURANCE CO	DE	2,586	1,142	19,310	8,594	10,716	-1,451	1,324
JUPITER NATIONAL PROP & CAS INS CO	IL	1,970	870	22,383	8,605	13,763	-1,451	1,468
KANSAS CITY FIRE & MARINE INS CO	MO	1,317	1,117	51,898	44,393	7,505	-5,337	4,466
KENTUCKY CENTRAL INS CO	KY	0	0	15,688	9,934	5,754	-1,634	999
KEYSTONE INS CO	PA	7,345	5,422	219,038	160,075	58,963	-9,838	17,122
LANCER INS CO	IL	0	0	15,757	7,396	8,361	-1,643	663
LEADER NATIONAL INS CO	OH	0	0	35,389	30,394	4,996	-27,429	3,100
LEGION INSURANCE CO	PA	120	114	11,799	7,489	4,310	-1,826	1,061
LIBERTY INS CORP	DE	9,691	6,541	22,503	11,799	10,704	-465	1,429
LINCOLN GENERAL INS CO	PA	2,475	1,349	6,569	4,343	2,226	760	162
LINCOLN NATIONAL HEALTH & CAS INS CO	IN	157	224	37,990	4,155	33,834	1,383	1,778
LUMBER GUARANTEE & ACCIDENT CO OF NY	DE	34	-58	41,079	5,549	35,530	6,302	5,048
MANUFACTURERS ALLIANCE INS CO	PA	13,987	10,446	171,828	136,163	35,665	11,931	10,048
MARINE INDEMNITY INS CO OF AMERICA	NY	36	5	13,303	6,357	6,946	-245	1,016
MASSACHUSETTS BAY INS CO	MA	165	35	8,356	98	8,258	0	640
MASSACHUSETTS PLATE GLASS INS CO	MA	3	0	8,000	4,984	3,017	-795	410
MEAD REINSURANCE CORP	IL	-1	18	160,347	136,907	23,441	-18,997	11,173
MEDICAL PROTECTIVE CO	IN	0	0	606,900	482,810	124,090	-37,598	62,280
MERCHANTS INS CO OF NH INC	NH	40	61	58,918	48,349	10,569	-6,832	4,219
MERITPLAN INS CO	CA	0	-54	20,721	6,710	14,011	0	9,118
METROPOLITAN CASUALTY INS CO	DE	2,732	2,879	17,361	8,663	8,698	-631	1,371
METROPOLITAN GENERAL INS CO	DE	376	437	5,509	958	4,551	-413	497
METROPOLITAN PROPERTY & LIAB INS CO	DE	5,883	5,540	962,041	796,263	165,779	-197,364	108,673
MIC GENERAL INS CORP	IN	0	0	38,036	19,644	18,394	6,252	2,542
MIC PROPERTY & CASUALTY INS CORP	MI	686	92	119,647	88,522	31,125	5,793	9,079
MID CENTURY INS CO	CA	0	0	89,359	69,799	19,560	4	1,514
MID-CONTINENT INS CO	PA	808	455	11,021	4,346	6,675	-382	1,052
MIDDLESEX INS CO	MA	3	33	139,733	120,600	19,133	-9,014	11,800
MIDLAND INS CO	NY	819	294	81,839	116,396	-34,557	-29,764	2,071
MIDLAND PROPERTY & CAS INS CO	NY	0	0	14,456	2,135	12,321	1,285	1,166
MINNEHOMA INS CO	AZ	146	101	75,154	55,543	19,612	-3,878	4,964
MISSION AMERICAN INS CO	CA	537	113	83,224	50,123	33,101	-11,488	22,760
MISSION INS CO	CA	426	2,451	285,895	646,665	-360,770	-172,066	19,990
MISSION NATIONAL INS CO	CA	1,379	2,849	156,665	265,931	-109,266	-68,383	13,023
MISSION REINSURANCE CORP	MO	0	0	58,190	33,631	24,559	-11,893	5,722
MONTGOMERY WARD INS CO	IL	0	0	174,068	74,727	99,340	-16,817	11,289
MORTGAGE GUARANTY INS CORP	WI	2,315	377	386,810	162,377	224,433	-45,084	26,924
MOTOR CLUB OF AMERICA INS CO	NJ	0	0	78,246	51,041	27,205	527	4,762

MARYLAND INSURANCE DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
MUTUAL INS CORP	NY	2,075	923	1,839,751	1,269,317	570,434	-20,404	120,493
MT AIRY INS CO	IN	5	1	8,379	382	7,997	6	804
NATIONAL AMERICAN INS CO	NE	11	97	4,400	0	4,400	-11,125	3,432
NATIONAL AMERICAN INS CO OF NY	NY	115	-22	4,400	0	4,400	-14,825	9,361
NATIONAL CASUALTY CO	MI	129	90	7,758	3,471	4,288	451	538
		760	420	141,578	97,397	44,181	-8,375	15,166
NATIONAL CONTINENTAL INS CO	NY	0	0	10,351	862	9,470	-131	705
NATIONAL EXCESS INS CO	CA	81	64	12,555	6,206	6,349	-1,627	1,244
NATIONAL FIRE INS CO OF HARTFORD	CT	3,176	2,394	696,149	544,509	151,640	-38,876	95,904
NATIONAL GENERAL INS CO	MO	2,099	2,047	74,154	58,141	16,013	-4,701	6,612
NATIONAL INDEMNITY CO	NE	1,550	434	1,344,484	532,478	812,006	-54,426	201,100
NATIONAL PROPERTY OWNERS INS CO	TN	16	2	9,842	3,901	5,941	-2,429	76
NATIONAL REINSURANCE CORP	DE	0	0	421,853	300,830	121,024	-34,201	-321
NATIONAL SURETY CORP	IL	4,715	3,523	449,679	370,600	79,079	-28,582	6,372
NATIONWIDE FIRE INS CO OF PITTSB	PA	34,252	17,290	1,853,679	1,491,329	362,349	-68,096	64,538
NATIONWIDE GENERAL INS CO	OH	6,245	6,239	25,960	19,104	6,856	-1,862	3,336
NATIONWIDE PROPERTY & CAS INS CO	OH	16,197	15,033	26,935	19,101	7,834	-1,862	2,285
NETHERLANDS INS CO	NH	471	34	38,131	28,196	9,935	-2,658	3,547
NEW ENGLAND INS CO	MA	-17	-79	46,708	9,973	36,735	-2,680	2,031
NEW HAMPSHIRE INDEMNITY CO INC	NH	6	0	6,074	3	6,071	0	481
NEW HAMPSHIRE INS CO	NH	3,719	1,802	1,306,439	1,018,254	288,685	-89,172	71,472
NEW YORK UNDERWRITERS INS CO	NY	5,670	2,475	296,723	222,265	74,458	-15,093	2,887
NEW ZEALAND REINSURANCE CO OF AM	CA	0	0	45,242	29,434	16,808	-12,074	9,226
NEWARK INS CO	NJ	74	829	180,690	147,435	33,256	-13,371	17,326
NIAGARA FIRE INS CO	DE	2,058	860	84,478	66,081	18,397	-6,437	11,640
NORTH AMER LUMBER INS CO	MA	0	0	11,566	4,310	7,255	33	812
NORTH AMERICAN CO FOR PROP & CAS INS	NY	0	0	154,754	80,787	73,966	-13,630	10,985
NORTH AMERICAN REINSURANCE CORP	NY	0	0	680,627	595,722	84,905	-83,676	70,293
NORTH AMERICAN SPECIALTY INS CO	NH	0	0	6,745	1,252	5,493	-173	826
NORTH RIVER INS CO	NJ	7,916	5,158	1,037,872	890,000	147,872	-114,654	86,701
NORTH STAR REINSURANCE CORP	DE	825	549	326,952	250,051	76,902	-20,772	20,707
NORTHBROOK INDEMNITY CO	IL	111	-179	10,717	1,220	9,497	0	947
NORTHBROOK NATIONAL INS CO	IL	2,614	2,012	12,872	3,805	9,067	0	931
NORTHBROOK PROPERTY & CAS INS CO	IL	1,907	1,556	125,031	34,755	90,276	27	9,467
NORTHERN ASSURANCE CO OF AMERICA	VT	3,436	3,324	453,916	366,671	87,245	-53,407	40,410
NORTHERN INS CO OF NY	NY	18,316	9,580	39,248	2,765	36,483	0	3,545
NORTHLAND INS CO	MN	1,816	1,051	98,647	54,751	43,896	-3,419	4,866
NORTHWESTERN NTL CAS CO	WI	2,094	1,642	6,183	1	6,182	0	467

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
NORTHWESTERN NTL INS CO	WI	5,466	6,440	358,519	297,023	61,495	-20,195	23,142
OCCIDENTAL FIRE & CAS CO OF NC	NC	701	1,217	101,572	83,399	18,173	-2,401	2,175
OHIO CASUALTY INS CO	OH	14,298	8,111	1,019,601	638,957	380,644	-46,348	54,121
OHIO FARMERS INS CO	OH	33	1	359,798	203,521	156,277	-21,225	29,780
OHIO HOSPITAL INS CO	OH	7,923	318	39,480	34,588	4,892	-3,596	2,971
OHIO INDEMNITY CO	OH	26	15	1,774	293	1,481	513	146
OHIO SECURITY INS CO	OH	1,344	1,208	27,046	13,368	13,678	-986	2,433
OLD REPUBLIC INS CO	PA	4,473	1,138	862,558	645,570	216,988	2,580	43,521
OMAHA INDEMNITY CO	NI	1,492	354	87,530	127,077	-39,548	-9,808	3,602
OMAHA PROPERTY & CASUALTY INS CO	DE	0	0	8,094	1,433	6,661	-517	729
PACIFIC EMPLOYERS INS CO	CA	18,507	12,415	372,276	302,493	69,783	-54,784	45,338
PACIFIC INDEMNITY CO	CA	1,983	1,030	536,196	519,502	116,695	-75,079	48,477
PACIFIC [illegible] INS CO	WA	5	-103	70,975	51,963	19,012	-3,274	4,115
PANTA NATIONAL INS CO	PA	1	93	12,051	10,148	1,903	-2,656	238
PEERLESS INS CO	NH	1,133	713	267,472	208,076	59,396	-21,063	22,455
PENNSYLVANIA GENERAL INS CO	PA	3,642	3,251	303,180	145,564	157,617	-10,792	27,110
PENNSYLVANIA MANUFACTURERS ASN INS C	PA	26,413	20,106	930,185	767,295	162,890	-30,006	70,472
PENNSYLVANIA MANUFACTURERS IND CO	PA	0	0	33,473	21,890	11,583	738	815
PETROLEUM CAS CO	TX	32	16	41,027	33,869	7,158	1,055	3,343
PMCO INS CO	PA	9,870	4,734	320,180	266,308	53,872	-19,206	23,867
PHILADELPHIA UNITED FIRE INS CO	PA	45	7	1,416	61	1,354	-26	125
PHOENIX ASR CO OF NEW YORK	NH	304	288	83,643	15,482	68,161	14,334	9,656
PHOENIX INSURANCE CO	CT	6,522	6,954	1,535,075	1,071,144	463,932	-104,321	132,100
PLANET INS CO	NI	4,960	1,975	21,737	15,675	6,112	-1,947	2,076
PAI INS CO	CA	66	2	34,604	14,206	20,399	-2,039	2,776
PAI MORTGAGE INS CO	AZ	2,990	529	341,714	175,908	165,805	-30,888	23,629
POTOMAC INS CO OF IL	IL	0	0	41,887	20,423	21,463	-1,218	3,034
PRINCIPAL CASUALTY INS CO	IA	0	0	239,586	175,412	64,174	3,402	24,979
PROGRESSIVE AMERICAN INS CO	FL	1,099	921	74,922	47,382	27,540	-1,278	4,384
PROGRESSIVE CAS INS CO	OH	5,681	2,637	595,314	367,223	228,091	-9,522	38,444
PROGRESSIVE SPECIALTY INS CO	OH	127	55	20,678	56,999	23,679	-1,562	3,512
PROTECTIVE INS CO	IN	599	511	176,581	133,735	42,846	-12,101	6,565
PROTECTIVE NATIONAL INS CO OF OMAHA	NE	194	41	39,271	32,502	6,769	-1,511	1,922
PROVIDENCE WASHINGTON INS CO	RI	201	70	177,336	131,581	45,755	-22,288	15,040
PRUDENCE GENERAL INS CO	TN	2,121	1,917	117,532	101,447	16,184	-12,004	8,590
PRUDENTIAL [illegible] INS CO	DE	1,169	502	19,516	10,818	8,797	-318	1,028
PRUDENTIAL [illegible] INS CO	DE	0	0	19,141	10,511	8,631	188	1,127
PRUDENTIAL [illegible] PROPERTY & CAS INS CO	NJ	8,364	4,464	2,037,566	1,537,113	500,554	-30,298	177,916

AMERICAN AGENCY DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
Puretic Stock								
PAUMUTAUK REINSURANCE CO	DE	0	26	1,523,297	1,264,577	263,720	-122,185	116,397
PUNITAN INS CO	CT	567	517	375,228	335,025	40,202	-43,637	21,168
PUTNAM REINSURANCE CO	NY	0	0	12,275	5,000	7,274	-172	1,499
RAMSEY INS CO	MN	0	0	29,044	21,776	7,269	-2,288	2,884
RAMSEN INS CO	DE	257	895	336,695	293,457	43,238	-83,758	17,397
REGIS INS CO	PA	243	3	5,697	1,883	3,815	-151	425
REINSURANCE CORP OF NY	NY	0	0	152,008	109,548	42,460	-22,606	22,108
RELIANCE INS CO	PA	26,299	14,492	2,100,620	1,511,942	588,678	-171,330	315,170
REPUBLIC INS CO	DE	5,147	2,360	565,020	427,462	137,558	-31,333	41,912
REPUBLIC MORTGAGE INS CO	NC	1,626	364	141,350	90,097	51,253	-55,258	7,396
REPUBLIC WESTERN INS CO	AZ	76	109	207,685	155,903	51,782	-14,184	15,761
RLI INS CO	IL	693	419	91,504	54,467	37,037	-5,711	3,753
ROCHDALE INS CO	NY	0	0	11,022	9,477	1,545	-1,727	2,062
ROCHDALE INS CO	PA	13,193	9,194	240,161	194,732	45,429	-17,866	16,536
ROYAL EXCHANGE ASR OF AM INC	NY	1,371	862	27,279	18,017	9,262	-295	2,035
ROYAL INDEMNITY CO	DE	4,107	1,784	481,643	393,871	87,772	-35,656	43,126
ROYAL INS CO OF AMERICA	IL	27,360	15,405	1,115,776	908,856	206,920	-82,455	102,067
SAFECO INS CO OF AMERICA	WA	12,655	7,980	1,025,177	803,158	222,020	-67,785	82,520
SAFECO INS CO OF ILLINOIS	IL	449	195	99,790	71,629	28,161	-6,430	9,976
SAFEGUARD INS CO	CT	961	969	301,655	245,597	56,057	-22,285	27,701
SEABOARD SURETY CO	NY	532	76	110,328	57,662	52,666	2,554	10,565
SECURITY INS CO OF HARTFORD	CT	500	809	236,623	143,547	93,076	-32,484	17,091
SELECT INS CO	TX	0	0	110,243	84,968	25,275	-5,415	10,287
SELECTIVE INS CO OF AMERICA	NJ	24,472	17,852	451,475	339,342	112,133	-30,675	29,344
SELECTIVE WAY INS CO	NJ	6,142	4,125	72,705	55,173	17,532	4,523	5,344
SENTRY INDEMNITY CO	WI	733	101	55,586	46,223	9,363	-4,507	4,291
SIGNET REINSURANCE CO	NE	0	0	58,819	31,769	27,051	-5,302	3,165
SOUTH CAROLINA INS CO	SC	730	432	280,905	209,368	71,537	-46,750	65,243
SOUTHERN HOME INS CO	SC	2,014	1,134	68,490	46,999	21,491	-8,361	5,617
SOUTHERN INS CO	TX	1,648	1,687	18,483	13,398	5,085	-1,186	767
ST PAUL FIRE & MARINE INS CO	MN	19,950	9,967	5,198,558	4,373,552	825,005	-448,524	451,258
ST PAUL GUARDIAN INS CO	MN	1,916	3,094	13,351	2	13,349	0	1,380
ST PAUL MERCURY INS CO	MN	2,488	7,143	25,489	5	25,484	0	2,410
STANDARD FIRE INS CO	CT	11,364	6,492	609,477	491,635	117,842	-45,954	41,960
STANDARD GUARANTY INS CO	DE	0	0	59,628	37,660	21,967	-463	5,074
STATE CAPITAL INS CO	NC	0	0	41,384	27,966	13,418	-5,577	2,688
STATE FARM FIRE AND CAS CO	IL	76,651	50,981	5,697,691	4,033,036	1,664,656	-544,084	380,044
STATE FARM GENERAL INS CO	IL	4,719	2,075	50,966	37,249	13,717	0	2,986
STATESMAN INS CO	IN	0	0	31,203	22,492	8,711	-1,137	1,496

MARYLAND INCOME, DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1995 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
STANDARD INS CO	AZ	6,243	5,834	194,457	139,227	55,230	-22,825	11,467
SUMMIT MUTUALITY & SURETY CO	OH	2	0	21,560	8,550	13,030	-2,974	2,276
SUR INS CO OF NY	NY	532	41	50,537	16,602	33,935	-573	3,177
TICOR INDEMNITY CO	CA	62	54	7,756	2,595	5,161	-858	738
TRIC INS CO INC	CA	5,129	1,421	296,563	191,646	104,917	-74,666	35,372
TRANS PACIFIC INS CO	NY	700	408	11,866	6,772	5,094	853	711
TRANSAMERICA INS CO	CA	6,013	5,050	1,585,132	1,200,736	384,396	-283,194	207,219
TRANSAMERICA PREMIER INS CO	CA	3,495	1,005	133,023	100,276	32,746	-10,242	6,863
TRANSCONTINENTAL INS CO	NY	4,375	3,605	255,510	206,927	48,583	-18,619	24,365
TRANSPORT INS CO	IA	249	2,447	270,314	222,648	47,665	-41,956	21,803
TRANSPORTATION INS CO	IL	9,090	4,521	122,901	104,510	18,391	-9,908	8,263
TRAVELERS INDEMNITY CO	CT	34,254	36,923	6,377,774	5,067,355	1,310,420	-445,847	376,385
TRAVELERS INDEMNITY CO OF AMERICA	GA	4,805	8,601	237,734	193,256	44,478	-17,386	15,867
TRAVELERS INDEMNITY CO OF IL	IL	0	0	74,905	61,285	13,620	-5,795	3,916
TRAVELERS INDEMNITY CO OF RI	RI	453	922	779,786	630,262	149,524	-34,006	74,268
TRAVELERS INS CO (ACCIDENT DEPT)	CT	8,674	6,750	25,571,766	24,701,191	870,575	0	3,368
TRI-CITY FIRE INS CO	MN	13,92*	16,149	126,235	93,388	42,846	-5,660	12,418
U S MORTGAGE INS CO	PA	0	-30	19,015	12,219	6,796	-603	1,456
UNION GAS CO	DE	0	0	11,598	3,704	7,894	322	662
UNION STANDARD INS CO	TX	-	0	30,660	23,071	7,590	-2,239	2,110
UNIONE ITALIANA REINS CO OF AMERICA	NY	5	0	44,562	25,052	19,509	-3,099	3,180
UNITED AMERICAS INS CO	NY	0	0	26,951	17,081	9,870	-18,517	3,598
UNITED CASUALTY INS CO OF AMERICA	PA	1,985	332	32,428	11,131	21,297	-1,093	9,612
UNITED COMMUNITY INS CO	NY	0	0	40,313	28,114	12,200	564	1,806
UNITED EQUITABLE INS CO	IL	3,477	1,353	79,215	66,256	12,959	-6,323	7,269
UNITED GTY RESIDENTIAL INS CO OF IA	IA	722	1,099	372,019	204,256	167,763	-47,678	19,400
UNITED GTY RESIDENTIAL INS CO OF NC	NC	130	9	56,894	18,506	38,388	-6,280	1,026
UNITED GUARANTY COML INS CO OF IA	IA	34	4	19,791	10,818	8,973	1,685	1,511
UNITED PACIFIC INS CO	WA	7,479	3,613	210,579	152,741	57,838	-19,469	17,084
UNITED SOUTHERN ASSURANCE CO	FL	0	0	7,929	4,314	3,615	-10,008	2,063
UNITED STATES FIRE INS CO	NY	14,157	9,842	2,370,648	2,032,891	337,757	-276,127	144,037
UNITED STATES LIABILITY INS CO	PA	131	68	64,688	29,172	35,517	-2,287	4,363
USAA CAS INS CO	TX	4,463	3,173	389,918	251,130	138,788	167	32,147
VALIANT INS CO	IA	8,661	6,104	17,457	1,272	16,185	0	2,849
VALLEY FORGE INS CO	PA	12,090	9,293	219,510	176,966	41,544	-14,917	23,153
VANGUARD INS CO	TX	839	356	15,308	1,364	13,944	605	975
VEREX ASSURANCE INC	RI	2,095	1,079	441,394	332,114	109,280	-32,803	38,976
VIGILANT INS CO	NY	2,839	5,088	380,926	302,446	78,480	-40,303	33,825

MARYLAND INCOME, DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
VIRGINIA SURETY CO INC	IL	3,016	1,643	191,601	130,289	61,312	-5,346	11,810
VOYAGER GUARANTY INS CO	FL	212	98	20,784	16,269	4,515	-1,265	2,038
WASHINGTON INTERNATIONAL INS CO	AZ	656	137	13,953	9,036	4,917	1,229	807
WAUSAU UNDERWRITERS INS CO	WI	3,446	3,649	113,906	94,168	19,738	-10,305	7,014
WEST AMERICAN INS CO	CA	16,139	10,000	1,009,143	638,182	370,960	-46,348	87,222
WESTCHESTER FIRE INS CO	NY	1,906	1,169	1,025,536	877,518	148,018	-120,916	101,585
WESTERN CASUALTY & SURETY CO	KS	0	0	529,065	374,554	154,531	-46,198	38,229
WESTERN EMPLOYERS INS CO	CA	2,265	793	284,430	228,706	55,724	-33,364	17,936
WESTERN FIRE INS CO	KS	0	0	329,486	199,153	130,333	-19,563	32,845
WESTERN SURETY CO	SD	1,112	237	81,067	53,110	27,958	-821	7,339
WESTFIELD INS CO	OH	0	0	232,222	160,132	72,091	-16,960	27,248
WESTMORELAND CAS CO	PA	2,124	459	59,679	48,016	11,663	2,413	2,509
WISCONSIN UNDERWRITERS INS CO	WI	130	168	30,873	25,446	5,427	-2,576	1,803
YASUDA FIRE & MARINE INS CO OF AM	NY	68	22	76,553	52,598	23,955	-12,070	8,582
YOSEMITE INS CO	GA	0	0	62,264	37,417	24,847	3,721	1,947
TOTALS		1,711,467	1,199,303	205,349,092	161,040,310	44,308,788	-14,084,570	14,494,035

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 - ($000) TABLE NO. 4

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN MUTUAL								
ABBEY CASUALTY INS CO OF DC	DC	2	3	1,390	778	612	-23	101
ALLEGHENY MUTUAL CAS CO	PA	754	2	4,516	1,445	3,071	6	377
ALLENDALE MUTUAL INS CO	RI	3,393	264	968,231	700,468	267,763	-12,491	20,987
AMERICAN HARDWARE MUTUAL INS CO	MN	601	170	220,204	161,460	58,744	-14,423	16,021
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	3,078	2,765	306,167	200,337	105,830	-19,315	24,758
AMERICAN MUTUAL INS CO OF BOSTON	MA	1,331	940	126,671	114,198	12,474	-15,653	10,654
AMERICAN MUTUAL LIABILITY INS CO	MA	2,772	2,903	502,116	427,321	74,794	-58,697	38,534
ANICA MUTUAL INS CO	RI	6,678	2,754	769,007	501,638	267,369	35,857	59,661
ARKNIGHT BOSTON MENS MUTUAL INS CO	MA	7,492	6,069	1,286,851	901,935	384,916	-53,078	65,383
ATLANTIC MUTUAL INS CO	NY	3,042	2,172	616,043	455,054	160,989	-40,688	64,039
CAMBRIDGE MUTUAL FIRE INS CO	MA	145	94	107,788	49,453	58,335	-1,850	8,389
CENTRAL MUTUAL INS CO	OH	8	-44	211,057	172,454	38,603	-15,199	15,184
CHESTER COUNTY MUTUAL INS CO	PA	233	33	11,868	6,427	5,441	-1,021	1,040
CHURCH MUTUAL INS CO	WI	0	0	85,129	58,478	26,651	-8,700	5,837
COVENANT MUTUAL INS CO	CT	14	60	38,747	20,555	18,191	-4,072	15,548
DONEGAL MUTUAL INS CO	PA	202	23	77,977	56,553	21,424	-5,634	7,163
ELECTRIC MUTUAL LIABILITY INS CO	MA	2,220	806	567,754	434,030	133,724	44,244	68,030
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	8,091	8,006	2,741,604	2,364,438	377,166	-238,975	206,845
EMPLOYERS MUTUAL CAS CO	IA	336	135	391,415	293,234	98,181	-31,965	33,278
EVERETT CASH MUTUAL INS CO	PA	210	150	7,402	4,849	2,553	-874	451
EXCESS MUTUAL REINSURANCE CO	DE	0	0	17,308	9,279	8,029	-610	956
FARMERS MUTUAL HAIL INS CO OF IA	IA	12	0	108,629	40,364	68,265	125	6,380
FARMERS MUTUAL INS CO OF DE	DE	70	102	7,746	2,867	4,878	-135	499
FEDERATED MUTUAL INS CO	MN	52	15	707,516	474,935	232,583	-21,744	34,048
FLORISTS MUTUAL INS CO	IL	625	190	47,253	24,925	22,328	-3,509	2,255
GRAIN DEALERS MUTUAL INS CO	IN	12	0	79,287	55,465	23,822	-6,841	5,718
GRAPHIC ARTS MUTUAL INS CO	NY	1,181	500	45,449	35,973	9,475	-3,724	3,827
GREATER NEW YORK MUTUAL INS CO	NY	546	152	242,668	181,601	61,067	-22,285	19,184
HARLEYSVILLE MUTUAL INS CO	PA	24,866	18,351	565,903	441,720	124,183	-47,541	48,145
HOME MUTUAL INS CO OF BINGHAMTON NY	NY	20	5	13,451	9,927	3,524	-32	712
INDIANA LUMBERMENS MUTUAL INS CO	IN	18	0	46,708	38,903	7,805	-4,739	7,414
INS CORPORATION OF HANNOVER	IL	0	0	76,546	58,266	18,280	-5,827	6,302
JEWELERS MUTUAL INS CO	WI	259	202	17,677	9,969	7,708	1,874	836
LIBERTY MUTUAL FIRE INS CO	MA	51,617	31,948	957,998	772,452	185,547	-46,502	75,184
LIBERTY MUTUAL INS CO	MA	24,201	19,819	8,471,007	6,992,787	1,478,220	-418,525	540,665
LITITZ MUTUAL INS CO	PA	642	522	41,734	14,020	27,714	-2,822	2,683
LUMBER MUTUAL INS CO	MA	385	306	90,395	60,358	30,037	-4,340	5,257
LUMBERMENS MUTUAL CAS CO	IL	7,827	4,925	2,966,580	2,021,848	946,732	-169,106	249,563
LUMBERMENS MUTUAL INS CO	OH	408	372	86,201	80,831	5,370	-20,981	5,830

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 4

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN MUTUAL								
MANUFACTURERS & MERCHTS MUTUAL INS CO	NH	0	0	16,191	2,086	14,104	-134	1,172
MENNONITE MUTUAL INS ASN	PA	39	12	1,754	179	1,575	121	133
MERCHANTS & BUSINESS MENS M I C	PA	398	429	16,940	11,930	7,010	-715	1,300
MERCHANTS MUTUAL INS CO	NY	419	473	145,377	130,333	15,044	-12,394	8,544
MERRIMACK MUTUAL FIRE INS CO	MA	698	321	193,453	70,370	123,083	-2,637	14,697
MICHIGAN MUTUAL INS CO	MI	234	104	697,303	531,984	165,318	-71,378	75,241
MIDWEST MUTUAL INS CO	IA	33	20	30,526	21,021	9,505	-2,816	2,163
MILLERS MUTUAL INS CO	PA	503	46	22,750	7,742	15,009	-2,040	2,926
MILLERS NATIONAL INS CO	IL	165	31	33,420	27,112	6,308	-4,400	7,558
MINNESOTA MUTUAL FIRE & CAS CO	MN	0	0	46,803	36,260	10,523	-4,146	3,070
MUTUAL BENEFIT INS CO	PA	2,862	1,242	26,506	14,240	12,266	-3,661	2,393
MUTUAL PROTECTIVE INS CO	NE	49	14	49,243	27,429	21,814	3,158	2,945
MUTUAL SERVICE CAS INS CO	MN	1	0	163,217	129,612	33,605	-16,286	10,607
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	104	-9	26,800	22,035	4,765	-1,318	1,953
NATIONAL GRANGE MUTUAL INS CO	NH	3,448	2,939	217,159	170,000	47,159	-18,575	20,873
NATIONWIDE MUTUAL FIRE INS CO	OH	35,876	16,073	792,534	539,386	253,148	-52,124	49,322
NATIONWIDE MUTUAL INS CO	OH	121,086	82,350	4,855,071	3,335,969	1,519,102	-311,689	273,622
OLD GUARD MUTUAL INS CO	PA	1,367	425	25,127	18,400	6,727	-2,962	1,550
PARADISE MUTUAL INS CO	PA	1	0	3,687	1,336	2,351	-393	433
PAWTUCKET MUTUAL INS CO	RI	43	4	55,374	25,810	29,564	-699	4,034
PENN MUTUAL FIRE INS CO	PA	1,581	1,280	17,007	11,323	5,684	-2,566	1,323
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	1,292	1,008	58,936	26,681	32,255	-3,967	4,116
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	290	18	58,235	33,422	24,813	-8,362	4,151
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA	18,285	15,570	447,196	368,842	78,354	-41,563	36,135
PREFERRED RISK MUTUAL INS CO	IA	971	495	202,174	138,731	63,443	-22,992	15,421
PROTECTION MUTUAL INS CO	IL	4,615	27	730,793	560,916	169,877	6,249	37,216
PUBLIC SERVICE MUTUAL INS CO	NY	301	417	347,898	304,729	43,169	-27,116	28,381
SENTRY INS A MUTUAL CO	WI	5,165	7,046	951,659	740,491	211,168	-65,507	63,930
SHELTER MUTUAL INS CO	MO	0	0	436,827	248,651	188,175	-114	22,902
STATE AUTOMOBILE MUTUAL INS CO	OH	16,952	9,698	397,869	266,354	131,516	-36,743	41,060
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	227,459	190,681	19,694,524	9,571,171	10,123,353	-878,051	1,298,012
UNIGARD SECURITY INS CO	WA	179	6	416,802	314,901	101,901	-18,160	29,315
UTICA FIRE INS CO OF ONEIDA CTY NY	NY	0	0	11,672	9,095	2,576	-1,819	902
UTICA MUTUAL INS CO	NY	3,479	1,893	749,795	643,637	106,158	-68,213	83,917
VIRGINIA MUTUAL INS CO	VA	0	0	19,302	13,051	6,251	-1,480	1,390
WHITE HALL MUTUAL INS CO	PA	583	325	5,045	3,731	1,314	-655	256
WINDSOR MOUNT JOY MUTUAL INS CO	PA	1,139	722	6,383	3,392	2,992	-373	409
*TOTALS		603,170	440,438	55,607,347	36,633,967	18,973,378	-2,920,344	3,931,908

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($000) TABLE NO. 5

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
ALIEN								
ABEILLE PAIX GEN INS CO US BR	NY	0	0	9,089	1,301	7,787	-1,218	1,117
ALLIANCE ASSURANCE CO LTD US BR	NY	15	8	123,683	81,823	41,860	-11,345	9,593
COLONIA INS CO	NY	380	384	32,986	18,404	14,582	-3,331	1,862
GENERAL I C OF TRIESTE & VENICE USBR	NY	105	3	82,055	60,256	21,799	-4,574	5,529
LONDON ASSURANCE US BR	NY	0	0	173,909	125,241	48,668	-17,775	11,105
MUNICH REINSURANCE CO US BR	NY	0	0	392,898	290,166	102,732	-20,149	28,469
NICHIDO F & M INS CO LTD	NY	0	0	16,449	7,838	8,611	-1,656	1,735
NIPPON FIRE & MAR INS CO LTD US BR	NY	0	0	21,692	13,389	8,303	-869	1,517
PRESERVER ASSURANCE CO	NY	0	0	9,010	1,757	7,253	-1,083	341
SEA INS CO LTD US BR	NY	201	12	118,474	88,343	30,131	-12,307	7,879
SUN INS OFFICE LTD US BR	NY	82	22	186,566	143,073	43,493	-21,232	12,052
TAISHO MAR & FIRE INS CO LTD US BR	NY	0	0	66,273	42,682	23,591	-14,381	6,388
TOKIO MARINE & FIRE INS CO LTD US BR	NY	362	195	197,748	121,065	66,683	-8,655	12,259
ZURICH INS CO US BR	NY	11,734	8,090	1,288,005	1,032,795	255,210	-116,592	97,348
*TOTALS		12,885	8,714	2,708,837	2,028,133	680,703	-235,367	197,194

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1985 - ($000) TABLE NO. 6

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN INTER - INSURERS & RECIPROCAL EXCHANGES								
ARMED FORCES INS EXCHANGE	KS	952	335	16,617	7,255	9,362	1,157	822
CAN..ERS EXCHANGE SUBSCRIBERS	IL	1,046	-4	14,002	9,302	4,700	679	365
CASUALTY RECIP EXCHANGE	MO	556	107	105,942	84,073	21,870	-9,431	7,326
ERIE INS EXCHANGE	PA	62,779	42,531	1,028,848	742,164	286,684	-26,665	62,435
FARMERS INS EXCHANGE	CA	0	0	4,066,068	3,110,800	955,267	-334,546	267,099
LUMBERMENS UNDERWRITING ALLIANCE	MO	756	179	143,336	93,427	49,909	-2,218	7,897
NATIONAL FIRE & INDEMNITY EXCHANGE	MO	86	9	4,076	2,158	1,918	265	272
NATIONAL INS UNDERWRITERS	MO	439	136	15,266	12,313	2,953	-718	709
RECIPROCAL EXCHANGE	MO	0	0	42,170	32,028	10,143	-4,286	3,454
SOUTHERN STATES INS EXCHANGE	VA	908	132	13,416	4,445	8,970	871	1,948
STATE AUTO INS ASN	IN	0	0	22,688	18,931	3,758	-4,505	5,118
TRUCK INS EXCHANGE	CA	75	-35	712,117	571,177	140,940	-130,400	61,482
UNITED SERVICES AUTOMOBILE ASN	TX	44,001	29,883	2,973,490	1,486,084	1,487,406	-3,683	254,4 6
UNIVERSAL UNDERWRITERS INS CO	MO	7,055	3,474	342,539	234,737	107,803	-8,190	30,526
VIRGINIA INS RECIPROCAL	VA	547	126	51,105	39,226	11,880	5,561	6,641
*TOTALS		119,194	76,873	9,551,680	6,448,120	3,103,563	-527,231	710,520

TABLE 7

DOMESTIC AND FOREIGN TITLE COMPANIES

Name of Company	Admitted Assets	Liabilities	Policyholders Surplus	Maryland Business 1985 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Maryland Domiciled Companies						
District Realty Title Insurance Corp.	7,261	4,639	2,622	1,928	8	35
Safeco Title Insurance Corp.	20,004	10,022	9,982	8,643	196	111
Security Title Guarantee Corp. of Balto.	5,733	2,455	3,278	2,734	5	14
	32,998	17,116	15,882	13,305	209	160
Foreign Companies						
American Title Insurance Company of Miami	54,116	24,397	29,719	339	1	2
Chicago Title Insurance Company	209,667	142,335	67,332	2,214	11	9
Columbia Real Estate Title Insurance Co.	3,990	2,345	1,645	1,263	117	135
Commonwealth Land Title Insurance Co.	136,111	80,380	55,731	2,640	47	3
Continental Title Insurance Company	6,169	3,319	2,850	71	-0-	-0-
First American Title Insurance Company	116,805	59,470	57,335	2,199	18	291
First American Title Ins. Co. of Mid-America	26,323	15,290	11,033	-0-	-0-	-0-
Industrial Valley Title Insurance Co.	30,062	9,378	20,684	433	5	4
Jefferson Pilot Title Insurance Co.	15,622	1,700	13,922	90	-0-	10
Lawyers Title Insurance Corp.	161,958	110,049	51,909	3,401	72	379
Meridian Title Insurance Company	63,569	31,501	32,068	801	4	65
National Attorney's Title Insurance Co.	4,730	3,123	1,607	-0-	-0-	-0-
Security Title and Guaranty Company	38,682	10,211	28,471	16	-0-	-0-
Stewart Title Guaranty Company	66,418	42,409	24,009	519	33	(20)
Ticor Title Insurance Company	135,787	83,213	52,574	5,418	240	233
Title Insurance Co. of Minnesota	78,301	57,813	20,488	110	(17)	(16)
Title Ins. Corp. of Pennsylvania	6,788	3,785	3,003	-0-	-0-	-0-
Title U.S.A. Ins. Corp. of New York	16,987	12,846	4,141	1,874	48	112
Transamerica Title Insurance	94,978	42,832	52,146	-0-	-0-	-0-
	1,267,063	736,396	530,667	21,368	579	1,207
Total	1,300,061	753,512	546,549	34,693	788	1,367

Table #8

HEALTH MAINTENANCE ORGANIZATIONS (HMO)
AS OF DECEMBER 31, 1985

	Admitted Assets	Liabilities	Net Worth	Total Income	Total Expense
Aetna Health Care Programs of Virginia, Inc.	$ 3,535,472	$ 2,744,903	$ 790,569	$ 14,994,828	$ 17,513,725
Capital Care, Inc.	2,070,868	1,568,666	502,202	160,239	2,589,581
Chesapeake Health Plan, Inc.	553,907	369,663	184,244	3,740,453	3,727,601
Clinical Associates, P.A.	852,683	1,391,412	(538,729)	10,394,689	11,238,195
Columbia Medical Plan, Inc.	8,945,937	5,109,020	3,836,917	33,719,819	35,000,703
Constant Care Community Health Center, Inc.	2,037,127	2,119,773	(82,646)	7,437,164	7,898,749
Delmarva Health Care Plan, Inc.	334,881	492,910	(158,029)	1,813,161	2,009,745
Free State Health Plan, Inc.	7,754,974	7,786,248	(31,274)	25,544,788	25,113,351
George Washington University Health Plan, Inc.	6,416,761	3,362,654	3,054,107	21,563,117	20,712,998
Group Health Association, Inc.	42,203,192	23,760,944	18,442,248	122,493,933	120,883,519
Healthamerica Maryland L.P.	2,801,808	2,701,734	100,074	5,720,976	11,529,526
Healthcare Corporation of the Mid-Atlantic	5,815,185	4,594,642	1,220,543	37,502,078	36,231,400
Healthplus, Incorporated	3,786,520	3,397,955	388,565	11,840,149	11,976,617
John Hopkins Health Plan, Inc.	3,927,119	3,827,119	100,000	8,851,540	9,246,973
Kaiser Foundation Health Plan of Mid-Atlantic States, Inc.	88,427,395	52,278,422	36,148,973	117,516,623	102,702,664
Maryland Individual Practice Association, Inc.	7,275,545	5,737,049	1,538,496	43,195,385	40,456,309
West Baltimore Community Health Care Corporation	2,013,598	1,873,341	140,257	7,432,646	7,202,684
Totals	$188,752,972	$123,116,455	$65,636,517	$503,921,690	$466,004,340

TABLE 9

NON-PROFIT COMPANIES

Name of Company	Admitted Assets	Liabilities	Policyholders Surplus	Maryland Business 1985 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Maryland Domiciled Companies						
American Psych. Management Inc.	145	70	75	118	29	36
Blue Cross & Blue Shield of MD. Inc.	402,533	280,625	121,908	934,188	803,265	839,743
Consumer Dental Care Company	133	15	118	493	-0-	-0-
Dental Chek of Maryland, Inc.	106	31	75	176	-0-	-0-
Dental Benefit Providers, Inc.	107	15	92	183	46	48
Dental Plan of America, Inc.	114	155	(41)	24	-0-	-0-
Denticare of Maryland, Inc.	263	152	111	1,415	997	997
Mid-Atlantic Vision Service Plan, Inc.	1,046	598	448	2,823	2,136	2,277
Randmark, Inc.	642	82	560	3,127	1,996	1,988
	405,089	281,743	123,346	942,547	808,469	845,089
Foreign Companies						
Group Hospitalization and Medical Serv.	554,992	392,464	162,528	812,173	681,383	704,724
Pennsylvania Dental Service Corp.	6,031	2,739	3,292	14,005	10,954	11,338
	561,023	395,203	165,820	826,178	692,337	716,062
Total	966,112	676,946	289,166	1,768,725	1,500,806	1,561,151

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 10

DOMESTIC

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMERICAN HEALTH & LIFE INS CO	60518	MD	507,730	444,362	60,349	4,754	971	1,178	0	6,903
ANNAPOLIS LIFE INS CO	60232	MD	6,700	3,748	1,451	41	0	0	0	41
BALTIMORE LIFE INS CO	61212	MD	252,101	227,379	24,722	1,994	0	131	130	2,254
BELL NATIONAL LIFE INS CO	92517	MD	6,175	2,788	2,384	642	0	0	0	642
CHESAPEAKE LIFE INS CO	61832	MD	55,196	50,775	2,879	2,376	0	2	235	2,614
FIDELITY & GUARANTY LIFE INS CO	63274	MD	549,825	493,998	53,828	4,672	0	3,422	0	8,094
HOME MUTUAL LIFE INS CO	64459	MD	46,489	38,853	7,637	3,011	0	58	880	3,948
LIFE OF MARYLAND INC	93254	MD	66,905	62,552	3,253	2,990	0	0	0	2,990
MONUMENTAL GENERAL INS CO	63444	MD	102,965	82,301	18,164	38	5,444	2,459	0	7,941
MONUMENTAL LIFE INS CO	66281	MD	660,877	592,552	54,310	16,250	0	250	555	17,055
SUN LIFE INS CO OF AMERICA	69256	MD	1,550,623	1,475,923	69,264	14,476	0	14,514	1,109	30,099
TRANS GENERAL LIFE INS CO	69515	MD	9,987	3,248	4,739	5	0	0	0	5
UNION LABOR LIFE INS CO	69744	MD	1,380,463	1,345,695	31,810	109	0	818	0	927
13 COMPANIES TOTAL:			5,196,236	4,824,194	334,790	51,358	6,415	22,832	2,909	83,513

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,594	443	673	0	2,710	1,472	1,017	506,886	54,026	246,747	0	807,659
0	0	0	0	0	0	0	0	0	0	0	0
2,454	0	45	539	3,037	73	4	145,425	0	11,633	13,604	170,662
228	9	0	0	237	1	1	85	0	0	0	85
2,909	0	0	104	3,013	184	382	111,805	0	2,721	12,293	126,819
3,556	0	694	0	4,250	212	261	210,497	0	271,250	0	481,747
1,439	0	2	484	1,924	0	0	112,814	0	2,792	25,663	141,269
610	0	0	0	610	0	0	202,850	0	0	0	202,850
54	1,908	1,003	0	2,965	6,620	3,002	9	443	629	0	1,080
10,361	0	865	1,534	12,780	1,101	762	1,306,198	0	59,724	47,490	1,413,411
14,661	0	3,263	1,988	19,911	507	337	748,289	0	61,806	54,549	864,645
4	0	0	0	4	0	0	407	0	0	0	407
53	0	2,804	0	2,857	6,204	5,614	2,326	0	111,459	0	113,785
37,943	2,350	9,349	4,649	54,293	16,374	11,380	3,347,591	54,469	768,761	153,599	4,324,419

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM	FOREIGN	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AAA LIFE INS CO	71854	DC		14,135	8,771	4,265	10	0	0	0	10
ACACIA MUTUAL LIFE INS CO	60038	DC		813,682	727,925	85,756	5,715	0	30	0	5,745
ACACIA NATIONAL LIFE INS CO	85685	VA		140,858	123,967	15,491	2,703	0	4	0	2,708
ACADEMY LIFE INS CO	60046	CO		160,228	139,906	19,223	2,735	0	659	0	3,394
ACCELERATION LIFE INS CO OF PA	72141	PA		26,216	22,005	3,013	0	38	0	0	38
AETNA LIFE INS & ANNUITY CO	86509	CT		4,553,339	4,386,583	164,056	3,679	0	581	0	4,261
AETNA LIFE INS CO	60054	CT		37,889,119	36,812,666	1,013,688	2,927	257	10,564	0	13,748
AETNA LIFE INS CO OF AMERICA	97101	CT		5,384	238	4,146	0	0	0	0	0
AETNA LIFE INS CO OF ILLINOIS	78700	IL		84,495	55,248	26,747	0	0	0	0	0
AGWAY LIFE INS CO	32848	NY		24,363	10,262	11,901	3	0	0	0	3
AIG LIFE INS CO	60842	PA		677,653	657,971	16,532	879	51	294	0	1,224
ALEXANDER HAMILTON LIFE INS CO OF A	88358	MI		1,305,816	1,189,226	112,840	6,806	883	7	0	7,696
ALL AMERICAN ASR CO	68292	NC		66,158	46,524	18,124	244	0	0	0	244
ALL AMERICAN LIFE INS CO	60097	IL		897,138	805,739	85,355	1,168	0	660	0	1,828
ALLSTATE LIFE INS CO	60186	IL		2,692,455	2,331,972	358,483	4,782	52	955	0	5,789
AM LIFE INS CO	60003	MA		46,911	29,813	15,499	43	0	3	0	46
AMERICAN AGENCY LIFE INS CO	70907	VA		88,242	60,508	25,234	2,345	0	37	0	2,382
AMERICAN BANKERS LIFE ASR CO OF FL	60275	FL		381,979	326,270	51,137	309	2,333	1,237	0	4,379

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH PREMIUM	AEH LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	425	180	891	0	0	0	891
7,493	0	393	0	7,886	26	-43	306,501	0	35,118	0	341,619
1,052	0	15	0	1,067	0	0	178,777	0	0	0	178,777
515	0	209	0	725	837	479	210	0	20	0	229
0	0	0	0	0	20	1	0	2	0	0	2
3,843	0	769	0	3,612	218	94	286,685	0	0	0	286,685
4,849	159	13,261	0	18,269	48,391	37,678	162,941	14,693	3,386,015	0	3,563,650
0	0	0	0	0	0	0	0	0	0	0	0
0	0	122	0	122	0	-2	0	0	28,207	0	28,207
0	0	0	0	0	0	0	342	0	9,947	0	10,288
92	1	59	0	112	470	231	104,333	486	25,652	0	130,471
566	345	0	0	911	871	245	87,149	74,414	878	0	162,441
133	0	0	0	133	0	0	9,506	0	0	0	9,506
650	0	491	0	1,159	110	45	120,804	0	156,943	0	277,747
1,595	42	1,197	0	2,835	4,839	3,525	676,407	7,934	245,255	0	929,596
38	0	50	0	88	20	41	4,692	0	49,487	0	54,179
1,775	0	0	0	1,775	18	7	413,406	0	715	0	414,121
236	769	998	0	2,003	3,535	943	14,528	124,425	288,715	0	427,668

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND -- ($000)

TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMERICAN CHAMBERS LIFE INS CO	75914	OH	35,553	22,242	10,311	0	0	0	0	0
AMERICAN CONTINENTAL LIFE INS CO	74268	MO	11,328	6,973	3,155	0	0	0	0	0
AMERICAN DEFENDER LIFE INS CO	60321	NC	77,328	69,280	5,847	374	32	0	0	406
AMERICAN FAMILY LIFE ASR CO OF COLU	60380	GA	1,702,090	1,543,021	155,355	4	0	54	0	58
AMERICAN FIDELITY ASR CO	60410	OK	456,057	386,661	67,395	36	0	4	0	40
AMERICAN FIDELITY LIFE INS CO	60429	FL	200,447	175,656	23,312	284	0	0	0	284
AMERICAN FRANKLIN LIFE INS CO	94226	IL	4,734	1,186	2,548	0	0	0	0	0
AMERICAN GENERAL GROUP INS CO	85286	TX	237,589	145,579	89,511	0	0	82	0	82
AMERICAN GENERAL LIFE & ACC INS CO	66672	TN	3,735,050	3,115,270	544,176	2,246	0	5	320	2,571
AMERICAN GENERAL LIFE INS CO OF DE	60453	DE	1,281,163	1,091,299	183,865	2,847	0	99	3	2,949
AMERICAN GENERAL LIFE INS CO OF NY	67571	NY	364,019	324,888	37,632	49	0	0	0	49
AMERICAN HERITAGE LIFE INS CO	60534	FL	310,690	259,485	47,894	1,445	-2	146	0	1,589
AMERICAN INCOME LIFE INS CO	60577	IN	299,398	256,419	37,980	1,233	0	2	0	1,234
AMERICAN INVESTORS LIFE INS CO	60631	KS	128,529	118,689	7,442	529	0	0	0	529
AMERICAN LIFE & ACC INS CO OF KY	60666	KY	134,657	72,416	58,041	0	0	0	0	0
AMERICAN LIFE & CASUALTY INS CO	60682	ND	351,991	330,726	19,765	75	0	0	0	75
AMERICAN LIFE INS CO OF NEW YORK	60704	NY	61,626	44,827	15,699	27	0	0	0	27
AMERICAN NATIONAL INS CO	60739	TX	3,176,540	2,448,694	697,013	2,046	-11	0	1	2,036

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTA
0	0	0	0	0	32	10	0	0	10	0	1
0	0	0	0	0	0	0	0	0	0	0	
214	0	0	0	214	13	34	40	1	0	0	4
12	0	30	0	42	2,228	1,049	494	0	21,824	0	22,31
0	0	1	0	1	277	263	6,152	0	5,606	0	11,75
73	0	0	0	73	0	0	22,272	0	0	0	22,27
0	0	0	0	0	0	0	0	0	0	0	
0	0	10	0	10	582	448	25	0	16,658		16,68
1,216	0	111	363	1,690	164	124	113,369	0	34,451		
2,105	0	1,908	15	3,128	57	86	117,041	0	24,082	361	
36	0	0	0	36	4	0	3,060	0	5,077	0	8,13
560	0	70	0	650	299	275	145,729	89	86,567		
330	0	1	0	331	236	131	60,286	0	420		
0	0	0	0	0	0	0	9,074	0	0		
0	0	0	0	0	0	0	0	0	0		
-10	0	0	0	-10	12	10	5,945	0	0		
56	0	0	0	56	1	1	1,788	0	3,163		
2,364	14	46	3	2,367	183	179	127,759	0	1,124		

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	FOREIGN CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
[illegible] NATIONAL LIFE INS CO OF TX	71773	TX	19,670	1,448	15,721	2	0	0	0	2
[illegible] LIFE INS CO	60763	FL	20,821	15,715	4,099	14	0	0	0	14
[illegible] PROGRESSIVE L&H I C OF NY	80624	NY	11,556	5,610	4,446	0	0	0	0	0
[illegible] REPUBLIC INS CO	60836	IA	175,278	134,265	41,013	202	0	0	0	202
[illegible] STATES LIFE INS CO	60879	IN	154,267	121,700	30,388	47	0	3	0	49
[illegible] UNITED LIFE INS CO	60895	IN	2,391,633	2,295,293	95,739	161	0	2	0	163
[illegible]-AMICABLE LIFE INS CO	69655	TX	591,013	534,431	46,582	304	0	169	0	472
[illegible] ASSURANCE CO	67962	CA	607,061	461,860	143,201	776	0	3,193	0	3,969
AMICA LIFE INS CO	72222	RI	45,012	30,639	9,373	97	0	29	0	127
[illegible] LIFE INS CO	85456	NE	76,720	68,368	5,852	308	0	1	0	309
ANCHOR NATIONAL LIFE INS CO	60941	CA	1,580,702	1,518,486	58,705	267	0	0	0	267
ARCADIA NATIONAL LIFE INS CO	72613	AZ	51,148	35,247	14,401	0	323	0	0	323
ASSOCIATION LIFE INS CO INC	61085	WI	155,273	115,342	18,431	0	0	3	0	3
ATLANTIC AMERICAN LIFE INS CO	61107	GA	43,089	36,123	5,944	1	0	0	0	1
BANKERS LIFE & CAS CO	61263	IL	1,256,802	1,096,323	150,473	1,598	0	0	0	1,598
BANKERS LIFE INS CO OF NEBRASKA	61301	NE	1,015,389	933,559	81,731	255	0	34	0	289
BANKERS NATIONAL LIFE INS CO	71900	TX	362,532	317,561	42,422	3,317	0	119	0	3,436
BANKERS SECURITY LIFE INS SOCIETY	61360	NY	234,278	208,984	22,534	1,131	0	340	0	1,471

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	0	290	0	0	0	290
9	0	0	0	9	1	0	1,567	0	3,833	0	5,400
0	0	0	0	0	22	16	3	0	0	0	3
46	0	0	0	46	1,095	407	18,375	0	0	0	18,375
2	0	0	0	2	0	7	6,839	0	25,846	0	32,685
165	0	26	3	215	20	20	9,361	0	50,694	9	60,064
117	0	102	0	219	0	0	45,926	0	51,945	0	97,871
857	0	519	0	1,376	1,543	521	157,254	0	322,874	0	480,128
0	0	0	0	0	0	0	30,353	0	1,660	0	32,013
1	0	2	0	3	61	-1	38,793	0	310	0	39,102
2,803	0	0	0	2,803	0	0	46,726	0	0	0	46,726
0	162	0	0	162	268	93	0	28,943	0	0	28,943
0	0	0	0	0	39	12	0	0	25	0	25
0	0	0	0	0	5	1	138	0	0	0	138
1,051	0	0	0	1,051	3,344	2,317	107,061	0	0	0	107,061
252	0	153	0	405	94	150	15,449	0	28,692	0	44,141
2,263	0	215	0	2,493	0	0	312,742	0	6,240	0	318,981
504	0	237	0	744	105	282	219,815	0	104,671	0	324,486

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
BANKERS UNITED LIFE ASSURANCE CO	61387	IA	323,033	289,740	31,793	1,277	177	88	0	1,542
BANKER LIFE INS CO	94250	DC	353,751	268,792	82,960	2,854	5	0	164	3,022
BCS LIFE INS CO	80985	IL	93,381	64,552	25,329	0	0	1,015	0	1,015
BENEFICIAL STANDARD LIFE INS CO	61417	CA	503,440	452,232	45,499	58	0	6	0	65
BENEFIT TRUST LIFE INS CO	61425	IL	257,805	224,438	33,367	127	0	66	0	193
BERKSHIRE LIFE INS CO	61433	MA	489,124	455,294	33,830	4,114	0	0	0	4,114
BEST LIFE ASSURANCE CO OF CA	90638	CA	8,522	5,756	1,766	0	0	0	0	0
BOSTON MUTUAL LIFE INS CO	61476	MA	199,207	174,912	24,295	166	0	531	0	697
BRADFORD NATIONAL LIFE INS CO	86371	KY	60,366	50,114	7,702	107	0	255	0	363
BUSINESS MENS ASSURANCE CO OF AM	61492	MO	977,035	825,414	139,621	175	0	16	0	191
CAPITOL AMERICAN LIFE INS CO	78174	AZ	51,436	36,827	12,559	0	0	0	0	0
CAPITOL BANKERS LIFE INS CO	62421	MN	72,865	64,070	7,455	28	0	0	0	28
CAPITOL LIFE INS CO	61581	CO	1,851,311	1,791,133	49,542	704	0	4,207	0	4,911
CARILLON LIFE INS CO	93661	OH	7,176	1,272	3,904	0	0	0	0	0
CELTIC LIFE INS CO	80799	RI	71,050	51,516	18,434	0	1	43	0	43
CENTENNIAL LIFE INS CO	61654	KS	108,916	98,992	3,424	12	0	21	0	33
CENTRAL LIFE ASSURANCE CO	61689	IA	1,482,620	1,377,363	105,257	1,368	0	1	0	1,370
CENTRAL NATIONAL LIFE IN CO OF OMAH	61700	NE	429,699	247,871	180,728	31	486	12	0	529

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
560	74	52	0	626	2,051	1,245	155	28	12	0	194
2,155	0	63	0	2,217	41	83	494,249	0	36,052	0	530,300
0	0	440	0	440	1,261	599	0	0	252,752	0	252,752
172	0	25	0	197	153	115	5,164	0	7,159	0	12,323
51	0	9	0	60	1,350	715	8,120	0	55,355	0	63,476
1,913	0	0	0	1,913	851	229	339,501	0	0	0	339,501
0	0	0	0	0	0	0	0	0	0	0	0
134	0	268	0	402	669	202	15,015	0	144,310	7	159,332
0	0	459	0	459	26	0	7,365	0	41,728	0	49,093
142	0	0	0	142	639	70	42,346	0	3,243	0	45,589
0	0	0	0	0	8	1	0	0	0	0	0
0	0	0	0	0	0	0	1,292	0	0	0	1,292
1,093	0	1,081	0	2,134	2	4	103,653	0	23	0	103,676
0	0	0	0	0	0	0	0	0	0	0	0
0	0	10	0	16	1,351	771	0	238	9,163	0	9,401
26	0	0	0	26	878	484	3,093	110	6,590	0	9,793
1,037	0	0	0	1,037	93	74	352,907	0	33,792	0	386,699
9	368	0	0	376	425	271	2,272	63,348	40,066	0	105,686

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COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
CENTRAL STATES H & L CO OF OMAHA	61751	NE	92,469	68,165	24,304	0	94	0	0	94
CENTRAL UNITED LIFE INS CO	61883	IA	37,778	31,460	4,161	0	0	0	0	0
CENTURY LIFE OF AMERICA	65749	IA	862,124	804,269	57,855	789	0	2	0	791
CERTIFIED LIFE INS CO	61778	CA	107,021	79,988	25,833	4	0	0	0	4
CHARTER NATIONAL LIFE INS CO	61808	MO	475,850	447,539	27,111	899	-1	0	0	897
CHRISTIAN MUTUAL LIFE INS CO	61867	NH	34,378	29,738	1,280	6	0	0	0	6
CHRYSLER LIFE INS CO	79677	MI	71,598	55,902	13,196	0	208	0	0	208
CITIZENS SECURITY LIFE INS CO	61921	KY	27,230	22,345	3,685	111	0	2	0	113
CM LIFE INS CO	93432	CT	142,474	128,664	11,310	3,434	0	0	0	3,434
COASTAL STATES LIFE INS CO	61980	GA	91,327	76,412	12,590	13	0	0	0	13
COLLEGE LIFE INS CO OF AMERICA	61999	IN	236,187	209,520	27,114	597	0	4	0	601
COLONIAL LIFE & ACCIDENT INS CO	62049	SC	246,739	181,698	59,808	362	0	2	0	364
COLONIAL LIFE INS CO OF AMERICA	62057	NJ	499,003	448,484	49,200	123	0	90	1	214
COLONIAL PENN LIFE INS CO	62065	PA	546,733	400,975	144,359	3,182	0	15	0	3,197
COLORADO BANKERS LIFE INS CO	84786	CO	17,854	10,307	5,547	16	0	0	0	16
COLUMBIA LIFE INS CO	73350	PA	28,342	26,788	453	0	0	0	0	0
COLUMBIA NATIONAL LIFE INS CO	90549	OH	76,150	68,946	5,705	21	0	3	0	24
COLUMBIAN MUTUAL LIFE INS CO	52103	NY	185,961	172,306	13,656	591	0	5	3	598

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH PREMIUM	AEH LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	39	0	0	39	11	1	3	7,148	0	0	7,150
0	0	0	0	0	0	0	0	0	0	0	0
605	0	0	0	656	15	2	45,723	0	350	0	46,073
1	0	0	0	1	10	7	122	0	0	0	122
557	12	0	0	569	1	15	25,112	483	0	0	25,595
15	0	0	0	15	0	0	405	0	0	0	405
0	51	0	0	51	148	15	0	13,207	0	0	13,207
79	0	0	0	79	14	0	0	0	0	0	0
0	0	0	0	0	0	0	256,912	0	0	0	256,912
87	0	0	0	87	0	0	891	0	2,960	0	3,851
506	0	0	0	506	49	16	62	0	0	0	62
113	0	0	0	113	2,327	955	35,516	0	550	0	36,066
149	0	57	13	219	924	512	12,176	0	29,338	115	41,629
1,593	0	6	0	1,593	444	307	0	0	0	0	0
0	0	0	0	0	0	0	1,914	0	0	0	1,914
0	0	0	0	0	422	197	5	0	0	0	5
5	0	0	0	5	4	12	5,512	0	39	0	5,551
435	0	0	1	436	8	5	113	0	0	0	113

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
COLUMBUS MUTUAL LIFE INS CO	62111	OH	686,461	612,250	73,110	4,013	0	30	0	4,043
COLUMBUS SECURITY LIFE INS CO	88137	OH	5,721	1,106	3,614	10	0	0	0	10
COMBINED AMERICAN LIFE INS CO	61506	NE	25,538	16,110	6,929	0	0	0	0	0
COMBINED INS CO OF AMERICA	62146	IL	1,478,251	1,049,979	399,933	1,019	0	103	0	1,123
COMMERCIAL LIFE INS CO	66508	WI	1,108,918	1,012,038	94,381	845	0	3,639	0	4,484
COMMERCIAL TRAVELERS MUTUAL INS CO	81426	NY	18,576	12,638	5,938	0	0	0	0	0
COMMERCIAL UNION LIFE INS CO OF AM	52898	DE	204,686	181,939	21,620	520	0	100	0	620
COMPANION LIFE INS CO	77828	SC	10,345	4,993	4,152	0	0	65	0	65
CONFEDERATION LIFE INS & ANNUITY CO	99384	GA	11,043	4,569	3,975	598	0	0	0	598
CONNECTICUT GENERAL LIFE INS CO	62308	CT	22,245,808	21,137,866	1,078,050	10,364	17	17,452	0	27,834
CONNECTICUT MUTUAL LIFE INS CO	62316	CT	7,922,994	7,595,543	327,450	14,214	0	12	0	14,226
CONNECTICUT NATIONAL LIFE INS CO	93769	NJ	141,760	124,694	14,546	1,120	0	739	0	1,859
CONSTITUTION LIFE INS CO	62359	IL	339,583	291,505	46,879	321	0	0	0	321
CONSUMERS LIFE INS CO	62375	DE	57,366	51,481	4,685	546	1,692	0	0	2,237
CONTINENTAL AMERICAN LIFE INS CO	62405	DE	333,107	277,244	51,992	2,097	0	36	0	2,133
CONTINENTAL ASSURANCE CO	62413	IL	4,882,649	4,450,002	410,816	3,915	2	307	0	4,224
CONTINENTAL GENERAL INS CO	71404	NE	42,789	31,489	10,062	-1	0	0	0	-1
CONTINENTAL LIFE & ACCIDENT CO	62464	ID	65,532	42,491	20,941	1	0	0	0	1

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	ACH PREMIUM	ACH LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
3,945	0	20	0	3,945	362	213	329,265	0	4,401	0	333,665
0	0	0	0	0	0	0	1,691	0	0	0	1,691
0	0	0	0	0	75	91	0	0	0	0	0
426	0	74	0	500	4,192	1,677	39,748	0	23,925	0	63,673
466	0	1,117	0	1,583	399	709	60,387	0	4,270	0	64,657
0	0	0	0	0	47	20	0	0	0	0	0
128	0	0	0	128	26	4	49	0	7	0	57
0	0	19	0	19	26	7	0	0	16,121	0	16,121
0	0	0	0	0	0	0	17,398	0	0	0	17,398
7,865	7	13,429	0	21,241	61,594	58,068	404,568	2,442	3,063,161	0	3,470,170
14,210	0	26	0	14,236	1,820	343	1,122,178	0	0	0	1,122,178
303	0	68	0	370	1,880	639	35,444	0	0	0	35,444
204	0	0	0	204	660	292	38,524	0	0	0	38,524
77	649	0	0	727	897	241	37,962	123,954	280	0	162,196
2,821	0	25	0	2,846	672	239	104,840	0	1,122	0	105,962
3,562	1	706	0	4,289	33,349	28,038	446,448	171	117,406	0	564,025
0	0	0	0	0	1	0	12	0	2,873	0	2,885
0	0	0	0	0	0	0	37	0	17,663	0	17,700

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
CREDIT LIFE INS CO	62596	OH	204,670	184,081	19,437	69	675	115	0	859
CROWN AMERICA LIFE INS CO	64602	KY	19,634	5,923	12,205	0	0	0	0	0
CUDIS INS SOCIETY, INC	86126	WI	270,830	175,437	90,393	0	0	0	0	0
CUMBERLAND LIFE INS CO	71838	TN	440,737	317,138	121,099	0	604	0	0	604
CUNA MUTUAL INS SOCIETY	62626	WI	652,366	484,115	168,252	216	2,784	1,813	0	4,814
DELAWARE AMERICAN LIFE INS CO	62634	DE	53,227	49,671	1,355	353	0	1	0	354
DEPENDABLE LIFE INS CO	86045	FL	26,046	21,612	3,233	58	0	0	0	58
DREYFUS CONSUMER LIFE INS CO	93548	CT	6,959	190	4,779	0	0	0	0	0
DREYFUS LIFE INS CO	70688	NY	12,881	5,183	5,698	1	0	0	0	1
DURHAM LIFE INS CO	62707	NC	486,144	411,502	59,653	70	0	25	1	96
E F HUTTON LIFE INS CO	65447	CA	1,866,219	1,759,321	103,898	4,000	0	0	0	4,000
EDUCATORS MUTUAL LIFE INS CO	62804	PA	87,366	73,612	13,754	1,861	0	408	0	2,269
EMPLOYERS LIFE INS CO OF WAUSAU	52901	WI	464,372	436,496	26,626	107	463	13	0	583
EMPLOYERS MODERN LIFE CO	52928	IA	44,080	38,137	3,943	10	0	1	0	10
EQUITABLE LIFE ASR SOC OF THE US	62944	NY	47,939,964	46,744,109	1,245,855	18,797	0	20,361	0	39,157
EQUITABLE LIFE INS CO	31140	VA	411,947	306,421	95,512	3,382	0	0	306	3,688
EQUITABLE LIFE INS CO OF IOWA	62979	IA	1,318,604	1,218,766	94,837	1,539	0	0	0	1,539
EQUITABLE OF COLORADO INC	62880	CO	34,176	24,703	7,473	125	0	0	0	125

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	134	4	0	137	675	177	10,562	32,108	41,957	0	84,627
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	2,358	1,318	0	0	0	0	0
0	308	0	0	308	199	68	0	33	0	0	33
66	2,128	1,367	0	3,601	391	229	15,664	793,193	559,558	0	1,368,415
149	0	0	0	149	0	7	120,145	0	2,929	0	123,074
169	0	0	0	169	9	0	2,567	0	0	0	2,567
0	0	0	0	0	0	0	50	0	0	0	50
0	0	0	0	0	0	0	30	0	0	0	30
67	0	15	14	98	110	58	4,070	0	33,028	71	37,169
1,371	0	0	0	1,371	0	0	220,256	0	0	0	220,256
697	0	179	0	877	3,699	8,411	122,933	0	89,375	0	212,307
42	246	61	0	348	269	181	6,025	38,546	3,597	0	48,168
17	0	0	0	17	1	0	838	0	365	0	1,203
21,545	0	25,166	0	46,711	12,513	9,007	1,232,025	0	2,794,736	0	4,026,761
1,602	0	147	381	2,193	117	28	273	0	0	7	281
1,976	0	0	0	1,976	28	118	110,165	0	0	0	110,165
.0	0	0	0	0	0	0	12,721	0	0	0	12,721

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FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	/------DIRECT PREMIUM AND ANNUITY CONSID------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
EQUITABLE VARIABLE LIFE INS CO	81361	NY	3,313,624	3,108,244	203,880	18,895	0	0	0	18,896
ERIE FAMILY LIFE INS CO	70769	PA	75,294	53,658	20,480	1,496	0	4	0	1,500
EXECUTIVE FUND LIFE INS CO	66877	NE	63,161	50,567	11,094	6	0	1	0	7
EXECUTIVE LIFE INS CO	63010	CA	5,597,532	5,413,623	182,409	2,523	0	809	0	3,332
EXECUTIVE LIFE INS CO OF NEW YORK	61913	NY	2,358,370	2,268,412	88,636	625	0	9,657	0	10,282
FAMILY GUARDIAN LIFE INS CO	90322	AZ	128,841	50,673	75,168	0	44	0	0	44
FAMILY LIFE INS CO	63053	WA	362,696	322,058	38,517	1,572	0	69	0	1,641
FAMILY SERVICE LIFE INS CO	74004	TX	104,713	95,236	8,478	2	0	0	0	2
FARMERS & TRADERS LIFE INS CO	63193	NY	151,955	141,205	10,750	176	0	0	0	176
FEDERAL HOME LIFE INS CO	67695	IN	445,249	396,577	47,572	1,091	0	56	0	1,146
FEDERAL KEMPER LIFE ASSURANCE CO	63207	IL	1,006,496	926,591	77,860	6,073	0	172	0	6,245
FEDERAL LIFE INS CO (MUTUAL)	63223	IL	239,422	215,758	23,665	8	0	0	0	8
FEDERATED LIFE INS CO	63258	MN	207,425	135,119	71,206	3	0	0	0	3
FIDELITY BANKERS LIFE INS CO	63266	VA	228,158	197,836	27,312	3,370	0	847	0	4,216
FIDELITY LIFE ASN	63290	IL	238,981	163,352	75,629	185	0	12	0	197
FIDELITY MUTUAL LIFE INS CO	63304	PA	1,015,014	966,898	48,115	1,944	0	241	0	2,185
FIDELITY SECURITY LIFE INS CO	71870	MO	68,222	55,091	11,631	1	0	30	0	30
FIDELITY STANDARD LIFE INS CO	93246	DE	18,159	10,825	5,334	0	0	0	0	0

/----------DIRECT CLAIMS AND BENEFITS PAID----------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL	/-------ALL-------/ PREMIUM	LOSSES	/-------------IN FORCE, DECEMBER 31, 1985-------------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
2,738	0	0	0	2,738	0	0	939,297	0	0	0	939,297
395	0	126	0	521	0	0	174,488	0	2,174	0	176,662
18	0	0	0	18	7	4	493	0	50	0	543
683	0	607	0	1,290	0	0	184,780	0	3,192	0	187,972
1,142	0	1,775	0	2,917	0	0	170,869	0	0	0	170,869
0	0	0	0	0	0	0	0	2,740	0	0	2,740
38	0	0	0	38	72	71	147,594	0	15,882	0	163,476
0	0	0	0	0	0	0	0	0	0	0	0
95	0	0	0	95	8	5	16,590	0	0	0	16,590
1,572	0	67	0	1,639	521	271	87,151	0	34,622	0	121,773
1,142	0	20	0	1,142	0	0	776,042	0	26,665	0	802,707
14	0	0	0	14	0	0	796	0	0	0	796
3	0	0	0	3	0	0	582	0	5	0	587
1,573	0	900	0	2,474	1	1	203,108	0	65,478	0	268,586
216	0	0	0	216	0	0	11,504	0	278	0	11,782
1,436	0	0	0	1,436	314	45	121,584	0	728	0	122,312
1	0	6	0	6	105	50	126	0	1,620	0	1,746
0	0	0	0	0	0	0	0	0	0	0	0

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
FIDELITY UNION LIFE INS CO	92509	TX	747,667	547,202	160,465	2,372	0	0	0	2,372
FIREMAN'S FUND EMPLOYERS INS CO	73288	WI	324,770	236,354	79,583	1	0	187	0	188
FIRST COLONY LIFE INS CO	63401	VA	1,637,596	1,524,006	109,590	14,008	0	309	0	14,317
FIRST INVESTORS LIFE INS CO	63495	NY	61,257	54,299	4,954	102	0	0	0	102
FIRST NATIONAL LIFE INS CO	63517	AL	12,353	7,807	3,746	0	0	0	0	0
FIRST NATIONAL LIFE INS CO OF AM	63525	GA	27,364	24,681	1,683	43	0	0	0	43
FIRST PENN-PACIFIC LIFE INS CO	67652	PA	180,483	164,842	13,641	2,835	0	0	0	2,835
FIRST PROTECTION LIFE INS CO	74667	NC	38,126	31,267	5,659	0	8	0	0	8
FIRST PYRAMID LIFE INS CO OF AMERIC	63533	AR	289,374	282,252	5,171	7	0	9	0	16
FIRST VARIABLE LIFE INS CO	77984	AR	338,147	328,961	7,943	435	0	0	0	435
FIRST VIRGINIA LIFE INS CO	63568	VA	10,724	7,232	2,742	0	124	0	0	124
FIRSTMARK STANDARD LIFE INS CO	69051	IN	120,068	106,928	10,449	67	0	0	0	67
FORD LIFE INS CO	63576	MI	146,534	109,795	35,238	106	2,412	0	0	2,518
FOREMOST LIFE INS CO	71439	MI	68,935	42,455	24,980	0	37	87	0	124
FORT DEARBORN LIFE INS CO	71129	IL	43,492	31,442	9,548	0	0	98	0	98
FRANKLIN LIFE INS CO	63622	IL	3,187,075	2,721,375	423,696	14,166	0	1	0	14,167
FREEDOM LIFE INS CO OF AMERICA	62324	MS	4,144	133	2,248	2	0	0	0	2
GARDEN STATE LIFE INS CO	63657	NJ	68,148	49,506	15,629	7,745	0	79	0	7,824

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	CASH PREMIUM	CASH LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,597	0	0	0	1,597	0	0	187,395	0	0	0	187,395
0	0	84	0	84	2,978	1,928	175	0	36,701	0	36,876
2,679	0	354	0	3,033	16	6	624,514	0	76,568	0	701,082
36	0	0	0	36	2	0	9,180	0	3,378	0	12,558
0	0	0	0	0	12	0	0	0	0	0	0
36	0	0	0	36	0	0	2,376	0	0	0	2,376
1,267	0	0	0	1,267	0	0	250,054	0	0	0	250,054
0	0	0	0	0	2	0	0	850	0	0	850
0	0	28	0	28	0	0	441	0	0	0	441
241	0	32	0	273	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	2	0	0	2
212	0	0	0	212	0	0	3,349	0	0	0	3,349
148	649	0	0	776	1,499	216	9,155	140,245	0	0	149,400
0	7	13	0	20	0	3	1,625	1,768	1,744	0	5,137
0	0	28	0	28	46	67	0	0	18	0	18
5,409	0	0	0	5,409	179	115	661,604	0	15,787	0	677,391
1	0	0	0	1	0	0	0	0	0	0	0
705	0	0	0	705	172	81	11,231	0	2,438	0	13,668

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
GEICO ANNUITY & INS CO	97829	DE	19,286	10,814	5,472	705	0	0	0	705
GENERAL AMERICAN LIFE INS CO	63665	MO	3,204,454	3,060,451	144,003	3,755	0	313	0	4,069
GENERAL FIDELITY LIFE INS CO	93521	CA	75,154	32,757	40,897	0	0	0	0	0
GENERAL LIFE INS CORP OF WI	63703	WI	87,607	81,158	5,349	169	0	5	0	173
GENERAL REASSURANCE CORP	82627	CT	755,423	663,662	87,761	0	0	0	0	0
GENERAL SERVICES LIFE INS CO	63762	DC	29,197	21,659	5,413	105	0	0	0	106
GEORGE WASHINGTON LIFE INS CO	63770	WV	39,737	30,516	8,121	9	265	0	0	274
GEORGIA INTERNATIONAL LIFE INS CO	63797	GA	250,092	226,227	21,355	70	0	1	0	70
GERBER LIFE INS CO	70939	NY	38,352	26,278	10,570	88	0	0	0	88
GERMANTOWN LIFE INS CO	63819	PA	11,638	3,715	5,823	2	20	0	0	22
GLOBE LIFE AND ACCIDENT INS CO	91472	DE	438,515	265,978	165,209	1,642	0	0	0	1,642
GLOBE LIFE INS CO	63894	IL	470,287	445,811	23,276	81	6,174	0	0	6,255
GOLDEN RULE INS CO	62286	IL	182,061	136,766	42,628	32	0	0	0	32
GOLDEN STATE MUTUAL LIFE INS CO	63924	CA	111,826	106,173	5,653	3	0	0	0	3
GOVERNMENT PERSONNEL MUTUAL L INS C	63967	TX	231,904	213,021	15,883	542	0	0	0	542
GREAT AMERICAN LIFE INS CO.	63312	OH	1,752,058	1,670,504	79,042	307	0	2	0	309
GREAT AMERICAN RESERVE INS CO	64017	TX	380,230	306,379	67,842	12	0	0	0	12
GREAT SOUTHERN LIFE INS CO	90212	TX	653,999	546,999	115,000	827	0	0	0	827

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
300	0	0	0	300	0	0	319,549	0	0	0	319,549
1,155	0	299	0	1,454	1,314	801	155,907	0	191,704	0	347,611
0	0	0	0	0	0	0	0	0	0	0	0
11	0	41	0	52	0	0	12,242	0	68	0	12,310
8	0	0	0	8	0	0	0	0	0	0	0
93	0	0	0	93	2	0	7,014	0	1,951	0	8,965
14	0	0	0	14	579	449	538	10,477	0	0	11,015
18	0	0	0	18	11	9	7,905	0	90	0	7,995
30	0	0	0	30	14	0	23,135	0	0	0	23,135
0	0	0	0	0	0	0	42	1,103	0	0	1,144
424	0	0	0	424	8	2	314,496	0	0	0	314,496
109	1,829	7	24	1,958	5,123	1,749	5,423	441,107	86	432	447,048
0	0	0	0	0	721	353	2,416	0	3,111	0	5,527
1	0	0	0	1	0	0	168	0	279	0	447
355	0	0	0	355	1	0	36,415	0	0	0	36,415
629	0	22	0	651	7	3	18,438	0	9	0	18,447
18	0	0	0	18	4	1	2,996	0	0	0	2,996
136	0	1	0	137	2	45	129,416	0	0	0	129,416

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COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
GROUPAMERICA INS CO	93440	CT	15,000	843	11,158	0	0	0	0	0
GUARANTEE RESERVE LIFE INS CO	64203	IN	53,315	45,250	6,565	507	0	0	0	507
GUARANTEE SECURITY LIFE INS CO	84271	FL	370,589	356,542	12,547	345	0	0	0	345
GUARANTEE TRUST LIFE INS CO	64211	IL	132,847	113,660	19,187	323	0	0	0	323
GUARANTY INCOME LIFE INS CO	64239	LA	74,805	67,925	5,880	1	0	0	0	1
GUARDIAN INS & ANNUITY CO INC	78779	DE	399,904	360,378	37,526	358	0	0	0	358
GUARDIAN LIFE INS CO OF AMERICA	64246	NY	3,172,289	2,948,997	223,292	2,683	0	2,084	0	4,767
GULF LIFE INS CO	64270	FL	1,162,678	922,469	225,440	72	0	0	0	72
HARLEYSVILLE LIFE INS CO	64327	PA	60,714	53,670	5,544	450	0	48	0	498
HARTFORD LIFE & ACCIDENT INS CO	70815	CT	976,133	780,607	192,947	3,157	0	1,038	0	4,196
HARTFORD LIFE INS CO	88072	CT	2,184,073	2,107,904	73,665	323	0	974	0	1,297
HARTFORD VARIABLE ANNUITY LIFE INS	86630	CT	941,144	935,600	3,044	0	0	232	0	232
HARVEST LIFE INS CO	79421	OH	78,584	65,712	9,672	228	0	0	0	228
HEALTH INS OF VERMONT INC	81078	VT	6,111	3,197	1,941	0	0	0	0	0
HEALTHWIN INS CO	94587	IN	4,036	127	2,700	0	0	0	0	0
HERITAGE LIFE INS CO	64394	AZ	64,607	50,493	11,614	0	4	0	0	4
HOME BENEFICIAL LIFE INS CO	64424	VA	913,843	638,382	267,461	11,399	0	316	3,595	15,310
HOME LIFE FINANCIAL ASSURANCE CORP	67369	FL	121,507	101,458	19,049	695	0	0	0	695

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	0	0	0	0	0	0
100	0	0	0	100	22	9	10,717	0	44	0	10,761
36	0	0	0	36	0	0	1,487	0	0	0	1,487
137	0	0	0	137	180	66	54,317	0	62	0	54,379
11	0	0	0	11	0	0	279	0	0	0	279
69	0	3	0	71	0	0	0	0	0	0	0
1,122	0	888	0	2,009	15,378	12,783	250,492	0	483,883	0	734,375
86	0	0	15	101	4	4	5,058	0	0	0	5,058
149	0	17	0	165	3	1	43,988	0	819	0	44,807
657	0	773	0	1,430	736	226	110,456	0	324,334	0	434,790
505	0	1,477	0	1,982	3,781	4,081	20,040	0	201,808	0	221,848
211	0	543	0	754	0	0	4	0	0	0	4
1	0	0	0	0	48	8	6,309	0	0	0	6,309
0	0	0	0	0	56	28	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	1	0	0	1	0	-10	0	2,818	0	0	2,818
4,204	0	563	3,118	7,885	421	323	480,470	0	10,397	111,727	602,595
29	0	0	0	29		0	117,341	0	0	0	117,341

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID- ORDINARY	CREDIT	GROUP	INDUST	TOTAL
HOME LIFE INS CO	64440	NY	2,510,601	2,360,832	129,768	9,692	0	1,435	0	11,127
HORACE MANN LIFE INS CO	64513	IL	1,147,845	975,428	170,917	1,571	0	1,071	0	2,642
HUMANA INS CO	62189	MO	25,164	13,800	9,363	0	0	0	0	0
IDS LIFE INS CO	65005	MN	5,869,833	5,595,629	171,204	5,128	0	16	0	5,144
INA LIFE INS CO	67415	CA	2,188,273	2,095,980	90,786	2,801	0	0	0	2,801
INDEPENDENT LIFE & ACCIDENT INS CO	64637	FL	858,756	715,907	140,849	44	0	0	0	44
INDIANAPOLIS LIFE INS CO	64645	IN	664,126	597,953	65,174	2,317	0	0	0	2,317
INDIANAPOLIS LIFE PENSION & INS CO	92711	IN	43,614	36,560	5,854	530	0	0	0	530
INDUSTRIAL LIFE INS CO	64568	TX	32,310	24,858	5,452	49	72	0	0	121
INTEGON LIFE INS CORP	68756	NC	426,091	364,074	55,661	1,471	0	0	0	1,471
INTEGRATED RESOURCES LIFE INS CO	64254	IA	146,685	119,472	25,713	570	0	0	0	570
INTEGRITY LIFE INS CO	74760	AZ	146,804	97,153	48,151	3,500	0	0	0	3,500
INTEGRITY NATIONAL LIFE INS CO	64726	PA	20,599	16,569	2,931	532	0	0	541	1,074
INTER OCEAN INS CO	64793	IN	225,142	154,346	68,796	224	0	0	0	224
INTER-AMERICAN INS CO	92525	DE	34,873	30,389	3,234	0	0	0	0	0
INTER-AMERICAN LIFE INS CO	63584	NJ	17,781	14,657	1,925	286	0	223	0	509
INTER-STATE ASSURANCE CO	64807	IA	15,513	6,888	5,625	626	0	0	0	626
INTERCONTINENTAL LIFE INS CO	64734	NJ	58,019	51,363	5,156	352	0	0	0	352

DIRECT CLAIMS AND BENEFITS PAID- ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH- PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985- ORDINARY	CREDIT	GROUP	INDUST	TOTA
11,410	0	463	0	11,872	3,549	1,767	397,161	0	167,516	0	564,67
839	0	360	0	1,199	92	55	134,847	0	27,278	0	162,12
0	0	0	0	0	0	0	5	0	0	0	
2,577	0	115	0	2,693	159	56	118,129	0	1,131	0	119,26
1,194	0	0	0	1,194	50	2	165	0	0	0	16
17	0	0	0	17	18	11	2,794	0	0	0	2,79
1,312	0	0	0	1,312	333	76	156,698	0	0	0	156,69
5	0	0	0	5	0	0	35,315	0	0	0	35,31
17	79	0	0	95	68	69	1,955	8,563	0	0	10,51
379	0	0	0	378	1	1	201,487	13	0	0	201,50
389	0	0	0	389	0	0	53,179	0	13,911	0	67,09
0	0	0	0	0	0	0	0	0	0	0	
149	0	0	200	349	48	20	30,401	0	0	14,791	45,19
431	0	0	3	434	3	0	15,832	0	3,718	0	19,54
0	0	0	0	0	0	0	0	0	0	0	
6	0	34	0	40	0	0	10	0	8	0	1
165	0	0	0	165	41	21	28,081	0	0	0	28,08
53	0	0	0	53	18	0	41,804	0	0	0	41,80

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM	FOREIGN	ASSETS	CLAIMS-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
INTERNATIONAL FINANCIAL SVC LIFE I	64084	IL		3,935	374	2,361	2	0	0	0	2
INVESTORS GUARANTY LIFE INS CO	64890	CA		61,327	44,938	15,283	108	0	0	0	108
INVESTORS LIFE INS CO NORTH AMERICA	63487	PA		763,061	741,098	20,963	1,352	0	316	0	1,668
IRT LIFE INS CO	71153	WI		291,214	194,942	93,771	348	0	1	0	349
ITT LYNDON LIFE INS CO	88080	MO		144,785	103,217	38,568	0	627	0	0	627
JACKSON NATIONAL LIFE INS CO	65056	MI		1,576,452	1,447,520	119,977	167	0	0	0	167
JC PENNEY LIFE INS CO	65021	VT		333,463	254,520	76,943	420	0	0	0	420
JEFFERSON NATL LIFE INS CO	65064	IN		275,470	241,413	31,398	2,229	0	17	0	2,246
JEFFERSON PILOT PENSION LIFE INS CO	94064	NC		239,100	233,778	4,122	97	0	85	0	182
JEFFERSON STANDARD LIFE INS CO	65072	NC		1,703,511	1,283,994	394,517	1,973	0	0	0	1,973
JOHN ALDEN LIFE INS CO	65080	MN		967,763	885,357	79,806	810	374	175	0	1,359
JOHN DEERE LIFE INS CO	97123	IL		164,997	144,622	18,375	0	0	0	0	0
JOHN HANCOCK MUTUAL LIFE INS CO	65099	MA		26,256,393	25,298,744	957,648	17,184	23	8,713	25	25,946
JOHN HANCOCK VARIABLE LIFE INS CO	90204	MA		431,955	365,889	64,076	3,110	0	0	0	3,110
KANSAS CITY LIFE INS CO	65129	MO		1,064,079	931,758	109,200	1,688	2	70	0	1,761
KEMPER INVESTORS LIFE INS CO	90557	IL		2,904,667	2,874,355	27,812	1,620	0	8	0	1,628
KENNESAW LIFE & ACCIDENT INS CO	65161	GA		39,536	36,074	2,462	249	0	0	0	249
KENTUCKY CENTRAL LIFE INS CO	65188	KY		538,369	480,030	52,149	1,447	0	2	2	1,450

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	0	1	0	0	0	1
15	0	0	0	16	0	0	17,584	0	3,412	0	20,996
1,201	0	3,235	0	5,116	0	0	68	0	0	0	68
81	0	0	0	81	2	11	55	0	1	0	55
0	157	0	0	167	1,333	377	0	40,949	0	0	40,949
47	0	0	0	47	0	0	7,743	0	0	0	7,743
130	0	0	0	130	247	190	24	0	0	0	24
895	0	40	0	935	19	6	217,999	0	259	0	218,258
5	0	4	0	10	0	0	0	0	0	0	0
3,024	0	0	0	3,024	0	0	138,860	0	0	0	138,860
1,573	74	40	0	1,691	3,138	1,806	63,318	16,183	37,179	0	116,680
1	0	0	0	1	0	0	66	0	0	0	66
13,273	17	7,575	71	23,537	4,679	3,655	1,077,944	2,648	1,315,803	0	2,396,395
172	-	0	0	172	0	0	259,045	0	0	0	259,045
443	0	25	0	518	131	60	124,143	311	26,132	0	151,086
1,512	0	31	0	1,543	0	0	5	0	0	0	5
134	0	0	0	134	28	22	19,180	0	0	0	19,180
271	0	0	1	271	21	31	214,290	0	29,860	6	244,155

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
KEYSTONE PROVIDENT LIFE INS CO	65234	RI	2,169,298	2,107,398	60,383	10,298	0	0	0	10,298
KEYSTONE STATE LIFE INS CO	90344	PA	10,198	216	4,982	0	0	0	0	0
KINDER LIFE INS CO	88366	AL	5,343	656	3,687	4	0	0	0	4
KNICKERBOCKER LIFE INS CO	60585	TX	6,580	4,410	1,066	0	0	0	0	0
LAFAYETTE LIFE INS CO	65242	IN	301,790	273,678	28,113	951	0	2	0	953
LIBERTY LIFE ASSURANCE CO OF BOSTON	65315	MA	693,327	658,515	33,712	867	0	4,227	0	5,094
LIBERTY LIFE INS CO	65323	SC	693,204	596,546	84,737	1,141	0	0	1	1,142
LIBERTY NATIONAL LIFE INS CO	65331	AL	2,475,720	1,822,046	610,612	96	0	0	11	107
LIFE & CASUALTY INS CO OF TENNESSEE	65390	TN	1,200,137	1,048,706	128,751	96	0	541	6	643
LIFE & HEALTH INS CO OF AMERICA	77887	PA	11,352	8,101	2,441	1	0	0	0	1
LIFE ASSURANCE CO OF PENNSYLVANIA	65374	PA	55,745	48,642	5,932	145	1,232	0	0	1,377
LIFE INS CO OF ILLINOIS	75078	IL	37,404	21,763	14,521	1	0	0	0	1
LIFE INS CO OF NORTH AMERICA	65498	PA	1,237,963	891,732	344,220	803	0	3,445	0	4,249
LIFE INS CO OF THE SOUTHWEST	65528	TX	312,809	279,200	31,609	117	0	203	0	320
LIFE INS CO OF VIRGINIA	65536	VA	1,984,936	1,747,500	210,257	9,400	0	43	15	9,458
LIFE INVESTORS INS CO OF AMERICA	64130	IA	790,147	681,134	107,510	30	15	0	0	45
LIFE OF AMERICA INS CORP OF BOSTON	65927	MA	14,798	12,069	1,629	17	0	0	0	17
LIFE OF MID-AMERICA INS CO	65552	IA	2,000	0	800	29	0	0	0	29

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
514	0	0	0	514	0	0	21,079	0	3,171	0	24,25
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	2	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
621	0	0	0	621	19	3	56,364	0	31,202	0	87,56
427	0	430	0	857	3,561	3,841	55,991	0	68,014	0	124,
491	0	0	3	494	5	3	46,677	0	1,266	0	47,
52	0	0	16	69	11	3	11,550	0	0	238	11,
211	0	217	12	440	10	3	6	0	28	0	
0	0	0	0	0	140	7	8	0	0	0	
243	467	0	0	710	626	195	7,183	60,330	7,242	0	74,
0	0	0	0	0	0	0	57	0	0	0	
857	0	914	0	1,871	3,602	5,085	5	0	113	0	
	0	10	0	71	14	1	684	0	7,678	0	8,
	0	370	189	3,390	252	305	796,064	0	4,534	2,716	803,
5	0	0	0	9	530	358	3,894	9,502	0	0	13,
11		0	0	11	0	0	443	0	0	0	
		0	0	5	0	0	0	0	0	0	

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

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COMPANY NAME	CODE	DOM	FOREIGN	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
LINCOLN AMERICAN LIFE INS CO	65579	TN		100,668	89,399	10,170	12	0	0	0	12
LINCOLN INCOME LIFE INS CO	65617	KY		117,207	105,118	12,614	196	0	0	0	196
LINCOLN NATIONAL LIFE INS CO	65676	IN		4,912,986	4,505,600	382,386	14,696	0	3,630	0	18,325
LINCOLN NATIONAL PENSION INS CO	88552	IN		4,025,570	3,913,334	112,236	469	0	0	0	469
LINCOLN SECURITY LIFE INS CO OF CT	77039	CT		6,226	1,299	3,426	94	0	0	0	94
LONE STAR LIFE INS CO	65692	TX		198,140	179,190	17,384	5	0	4	0	9
LOYAL AMERICAN LIFE INS CO	65722	AL		111,945	89,293	19,652	126	0	0	0	126
LOYALTY LIFE INS CO	90328	MI		115,149	99,346	5,844	316	4	421	0	741
MACCABEES MUTUAL LIFE INS CO	65765	MI		529,068	499,641	29,427	2,970	0	166	0	3,136
MAINE FIDELITY LIFE INS CO	65838	ME		26,917	18,812	5,352	17	0	0	0	17
MANHATTAN LIFE INS CO	65870	NY		931,311	903,024	22,103	893	0	1,235	0	2,133
MANHATTAN NATIONAL LIFE INS CO	67083	ND		195,314	187,671	5,203	1,287	0	0	0	1,287
MANUFACTURERS LIFE INS CO	80616	MI		5,571,268	5,348,303	220,966	10,749	0	447	0	11,196
MANUFACTURERS LIFE INS CO OF AMERIC	87793	PA		59,719	30,168	9,050	18	0	0	0	18
MASSACHUSETTS CASUALTY INS CO	80896	MA		77,948	64,969	11,780	0	0	0	0	0
MASSACHUSETTS GENERAL LIFE INS CO	65900	MA		170,981	162,105	24,672	1,791	0	0	0	1,791
MASSACHUSETTS IND & LIFE INS CO	65919	MA		548,803	473,250	73,053	9,375	526	22	0	9,923
MASSACHUSETTS MUTUAL LIFE INS CO	65935	MA		15,578,620	14,830,142	748,478	24,542	2	7,694	0	32,238

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
39	0	0	0	56	0	0	2	0	4	0	5
357	0	0	0	337	0	0	30,831	0	0	0	30,831
12,255	5	8,326	0	20,587	29,596	21,108	805,377	0	773,999	0	1,579,376
106	0	175	0	281	0	0	0	0	0	0	0
0	0	0	0	0	0	0	4,300	0	0	0	4,800
0	0	0	0	0	179	121	573	0	330	0	903
11	0	0	0	11	354	114	14,292	0	0	0	14,292
260	0	353	0	613	331	349	72,860	659	138,140	0	211,659
256	0	184	0	439	492	72	200,494	0	24,042	41,064	265,600
10	0	0	0	10	0	0	2,697	0	3,181	0	5,878
1,493	0	521	0	2,115	0	0	139,505	0	143,049	0	282,554
322	0	0	0	322	0	0	231,477	0	0	0	231,477
1,357	0	305	0	2,232	17	-35	316,895	0	81,723	0	398,618
0	0	0	0	0	0	0	1,247	0	0	0	1,247
0	0	0	0	0	894	621	0	0	0	0	0
313	0	0	0	313	39	12	68,161	0	0	0	68,161
1,455	103	10	0	1,593	2,291	551	2,743,791	23,807	2,541	0	2,770,139
15,543	0	7,658	0	23,168	11,394	6,698	1,506,264	0	312,213	0	1,818,476

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
MAXICARE LIFE & HEALTH INS CO	90476	MO	10,704	253	8,451	0	18	0	0	18
MGL LIFE ASSURANCE CORP	69728	OH	93,034	76,148	15,176	53	0	0	0	53
MEDICAL LIFE INS CO	86991	OH	11,789	6,687	3,102	0	0	0	0	0
MERIT LIFE INS CO	65951	IN	307,219	254,569	51,550	127	0	0	0	127
METLIFE SECURITY INS CO	60348	NJ	662,656	631,432	28,724	0	0	0	0	0
METROPOLITAN INS & ANNUITY CO	86428	DE	1,779,432	1,678,422	99,010	8,813	0	0	0	8,813
METROPOLITAN LIFE INS CO	65978	NY	76,494,165	73,802,894	2,691,271	42,690	865	38,810	0	82,365
METROPOLITAN TOWER LIFE INS CO	97136	DE	11,449	5,435	4,014	4	0	0	0	4
MIC LIFE INS CORP	85561	DE	144,505	129,578	12,427	0	2,826	0	0	2,827
MID SOUTH INS CO	79987	NC	32,365	21,167	9,459	2	0	16	0	18
MIDLAND MUTUAL LIFE INS CO	66036	OH	366,903	325,213	41,689	279	0	0	0	279
MIDLAND NATIONAL LIFE INS CO	66044	SD	401,353	312,180	87,670	3,340	0	0	0	3,340
MIDEASTERN NATIONAL L INS CO OF OHI	66095	OH	40,090	36,552	2,438	16	0	0	0	16
MIDWESTERN UNITED LIFE INS CO	66109	IN	227,106	176,553	48,053	615	0	0	0	615
MINISTERS LIFE & CASUAL LIFE INS CO	66133	MN	144,538	128,656	15,882	289	0	5	0	294
MINNESOTA MUTUAL LIFE INS CO	66168	MN	3,093,750	2,958,167	135,583	2,074	818	5,004	0	7,896
MML BAY STATE LIFE INS CO	70416	MO	28,495	6,471	20,023	17	0	0	0	17
NML LIFE INS CO	93475	DE	27,483	22,078	3,392	198	0	0	0	198

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEM: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	19	1	0	0	0	0	0
0	0	0	0	0	0	0	17,216	0	0	0	17,216
0	0	0	0	0	0	0	0	0	0	0	0
71	0	0	0	71	0	0	3,863	0	0	0	3,863
21,347	0	-11	0	21,386	0	0	0	0	0	0	0
548	0	0	0	548	0	0	574,652	0	0	0	574,652
51,263	391	135,362	3,617	190,594	13,904	8,930	2,534,693	52,420	6,389,113	91,268	9,067,494
3	0	0	0	3	0	0	264	0	0	0	264
0	716	0	0	716	1,334	272	28	164,367	0	0	164,395
0	0	3	0	3	357	262	1	0	6	0	6
838	0	0	0	838	27	29	21,786	0	25,525	0	47,311
1,022	0	0	0	1,022	5	8	567,242	0	15,687	0	582,929
2	0	0	0	2	0	0	121	0	0	0	121
51	0	0	0	51	0	0	93,737	0	0	0	93,737
85	0	0	0	85	67	38	14,323	0	320	0	14,643
747	423	3,471	0	4,645	1,398	895	182,034	213,241	1,126,246	0	1,521,521
3	0	0	0	3	0	0	1,121	0	0	0	1,121
15	0	0	0	15	0	0	10,874	0	0	0	10,874

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COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
MML PENSION INS CO	80314	DE	128,029	109,695	15,334	220	0	0	0	220
MODERN PIONEERS LIFE INS CO	66249	AZ	7,715	5,492	1,187	127	0	0	0	127
MONARCH LIFE INS CO	66265	MA	1,756,806	1,543,231	107,569	11,281	0	78	0	11,359
MONTGOMERY WARD LIFE INS CO	66273	IL	285,183	198,717	84,945	995	777	440	0	2,212
MONY LIFE INS CO OF AMERICA	78077	AZ	314,031	290,153	21,377	1,225	0	0	0	1,225
MUTUAL BENEFIT LIFE INS CO	66362	NJ	9,444,085	9,176,062	258,023	3,141	0	4,377	0	7,517
MUTUAL LIFE INS CO OF NEW YORK	66370	NY	10,138,178	9,630,008	503,170	11,210	0	575	0	11,785
MUTUAL LIFE INS CO OF WASHINGTON DC	66389	DC	11,307	8,538	2,768	142	0	0	75	216
MUTUAL OF AMERICA LIFE INS CO	88668	NY	2,887,588	2,756,202	131,386	2	0	1,479	0	1,481
MUTUAL OF OMAHA INS CO	71412	NE	2,283,044	1,575,280	707,764	0	0	0	0	0
MUTUAL SECURITY LIFE INS CO	66400	IN	575,957	555,612	20,345	412	0	41	0	453
MUTUAL SERVICE LIFE INS CO	66419	MN	378,772	355,365	23,407	9	0	0	0	9
MUTUAL TRUST LIFE INS CO	66427	IL	387,339	353,570	33,769	174	0	0	0	174
NATIONAL AMERICAN L INS CO OF PA	69221	PA	118,300	70,078	46,723	21	-1	0	0	20
NATIONAL BENEFIT LIFE INS CO	61409	NY	1,568,882	1,539,445	27,636	1,550	0	53	0	1,604
NATIONAL FIDELITY LIFE INS CO	66559	MO	388,189	356,603	28,461	893	0	1	0	894
NATIONAL HEALTH INS CO	32538	TX	24,743	14,581	8,163	0	0	3	0	3
NATIONAL HOME LIFE ASSURANCE CO	66605	MO	2,056,351	1,983,102	82,138	352	0	7,733	0	8,086

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
569	0	0	0	569	0	0	0	0	0	0	0
7	0	0	0	7	0	0	6,952	0	0	0	6,952
1,298	0	0	0	1,298	1,803	1,063	75,967	0	25,490	0	101,457
441	444	469	0	1,353	1,926	722	84,413	47,850	96,705	0	230,967
0	0	0	0	0	0	0	55,899	0	0	0	55,899
8,102	0	3,908	0	12,010	5,576	3,364	155,645	0	1,011,919	0	1,167,564
10,476	0	1,239	0	11,716	3,733	1,933	807,745	0	197,124	0	1,004,869
27	0	0	123	149	52	1	5,013	0	0	1,602	7,615
0	0	1,991	0	1,891	112	49	115	0	23,378	0	23,493
0	0	0	0	0	25,909	21,193	0	0	0	0	0
193	0	14	0	211	1,053	609	33,210	0	29,382	0	62,592
3	0	5	0	8	0	0	708	0	30,447	0	31,155
157	0	0	0	160	43	3	10,639	0	0	0	10,639
11	0	0	0	11	0	15	1,932	244	0	0	2,176
232	0	42	0	274	46	31	265,192	0	53,837	0	319,029
936	0	0	0	936	44	15	30,124	0	225	0	30,349
0	0	0	0	0	80	8	0	0	396	0	396
326	0	1,211	0	1,538	1,012	565	28,038	0	35,784	0	63,822

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
NATIONAL LIFE INS CO	66680	VT	3,100,904	2,910,450	190,455	4,253	0	0	0	4,253
NATIONAL OLD LINE INS CO	94265	AR	333,358	246,642	82,315	12	0	0	0	12
NATIONAL PENSION LIFE INS CO	93653	VT	42,130	33,690	5,940	0	0	0	0	0
NATIONAL RESERVE LIFE INS CO	66745	SD	180,024	131,958	46,305	14	0	0	0	14
NATIONAL STATES INS CO	60593	MO	31,695	21,342	8,353	0	0	0	0	0
NATIONAL TRAVELERS LIFE CO	66826	IA	193,581	174,257	19,324	78	0	0	0	78
NATIONAL WESTERN LIFE INS CO	66850	CO	561,905	522,495	35,932	549	0	767	0	1,316
NATIONWIDE LIFE INS CO	66869	OH	5,377,375	5,105,625	268,150	11,288	38	10,962	0	22,288
NEW CENTURY LIFE INS CO	81213	CA	11,525	537	8,988	0	0	0	0	0
NEW ENGLAND GENERAL LIFE INS CO	81264	DE	97,656	84,901	9,155	0	0	0	0	0
NEW ENGLAND MUTUAL LIFE INS CO	66893	MA	10,907,567	10,489,949	417,618	10,815	4	843	0	11,661
NEW ENGLAND VARIABLE LIFE INS CO	91626	DE	11,051	2,637	5,414	12	0	0	0	12
NEW JERSEY LIFE INS CO	66907	NJ	167,526	161,561	4,765	221	0	0	0	221
NEW YORK LIFE & HEALTH INS CO	97705	DE	11,336	84	9,252	0	0	0	0	0
NEW YORK LIFE INS & ANNUITY CORP	91596	DE	3,955,981	3,801,011	152,469	19,759	0	0	0	19,759
NEW YORK LIFE INS CO	66915	NY	27,977,512	26,409,888	1,557,625	34,744	0	23,765	0	58,509
NN INVESTORS LIFE INS CO INC	86231	IA	261,119	212,674	45,784	8	0	69	0	77
NORTH AMERICAN CO FOR LIFE & H INS	66974	IL	616,305	507,821	105,484	1,931	8	60	0	1,999

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
3,212	0	0	0	3,212	589	212	303,562	0	0	0	303,562
17	0	0	0	17	0	0	925	0	0	0	925
0	0	0	0	0	0	0	0	0	0	0	0
24	0	0	0	24	0	0	1,344	0	0	0	1,344
0	0	0	0	0	0	0	0	0	0	0	0
62	0	0	0	62	3	3	6,794	0	5,386	0	12,180
666	0	0	0	666	0	0	48,022	0	0	0	48,022
19,109	15	15,391	0	34,515	8,885	5,290	887,581	3,521	57,785	0	948,886
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	457	88	0	0	0	0	0
5,659	0	352	0	7,011	4,620	1,760	683,187	0	128,032	0	811,219
0	0	0	0	0	0	0	831	0	0	0	831
598	0	0	0	598	1	0	8,335	0	2,662	0	10,997
0	0	0	0	0	0	0	0	0	0	0	0
1,696	0	0	0	1,696	0	0	422,030	0	0	0	422,030
22,735	0	3,631	0	26,366	9,325	6,045	0	0	0	0	0
6	0	28	0	34	1,995	1,096	0	0	18	0	19
702	3	9	0	714	193	90	377,223	4,253	3,950	0	385,426

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COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
NORTH AMERICAN EQUITABLE LIFE ASR C	66982	OH	22,622	17,177	4,444	1,115	0	0	42	1,157
NORTH AMERICAN LIFE & CAS	90611	MN	725,922	573,835	32,086	447	0	666	0	1,114
NORTH AMERICAN SECURITY LIFE INS CO	90425	DE	16,755	11,222	4,033	0	0	0	0	0
NORTH CAROLINA MUTUAL LIFE INS CO	67032	NC	211,450	190,095	21,356	600	0	3	691	1,293
NORTH CENTRAL LIFE INS CO	67040	MN	115,779	104,033	9,245	12	233	0	0	245
NORTHBROOK LIFE INS CO	98528	IL	230,016	192,965	34,550	355	0	429	0	784
NORTHERN LIFE INS CO	87734	WA	830,070	772,074	55,496	1,720	0	0	0	1,720
NORTHWESTERN MUTUAL LIFE INS CO	67091	WI	17,897,884	17,060,290	837,594	21,187	0	0	0	21,187
NORTHWESTERN NTL LIFE INS CO	67105	MN	3,651,529	3,435,090	204,763	1,527	0	4,443	0	5,970
NORTHWESTERN RETIREMENT INS&ANNUITY	93602	WI	153,731	130,826	20,955	0	0	0	0	0
OCCIDENTAL LIFE INS CO OF NC	67148	NC	200,926	178,746	19,680	721	0	0	0	721
OHIO LIFE INS CO	67164	OH	117,198	100,546	15,552	609	0	0	0	609
OHIO NATIONAL LIFE ASR CORP	39206	OH	90,965	77,215	9,550	175	0	0	0	175
OHIO NATIONAL LIFE INS CO	67172	OH	1,112,603	1,036,430	76,173	214	0	38	0	252
OHIO STATE LIFE INS CO	67180	OH	480,365	388,155	90,212	835	0	254	0	1,090
OLD LINE LIFE INS CO OF AMERICA	67245	WI	459,043	371,430	85,885	2,347	0	0	0	2,347
OLD REPUBLIC LIFE INS CO	67261	IL	208,930	183,475	23,677	607	1,815	0	2	2,424
OMAHA FINANCIAL LIFE INS CO	72052	MN	52,217	32,086	18,631	31	640	1	0	671

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
612	0	14	126	752	74	22	44,792	0	59	3,025	47,876
431	0	758	0	1,189	3,146	901	8,213	0	284,441	0	292,654
0	0	0	0	0	0	0	0	0	0	0	0
296	0	0	406	703	143	58	27,847	0	697	19,020	47,564
10	67	0	0	77	371	24	541	9,511	3,882	0	13,934
21	0	0	0	21	2	0	0	0	0	0	0
58	0	0	0	58	0	0	73,369	0	19,474	0	92,844
11,703	0	0	0	11,703	1,878	89	1,534,621	0	0	0	1,534,621
659	0	3,733	0	4,392	-3,167	1,558	122,265	0	1,243,522	0	1,365,788
0	0	0	0	0	0	0	0	0	0	0	0
298	0	0	0	298	1	0	73,215	0	0	0	73,215
162	0	25	0	187	0	0	54,808	0	0	0	54,808
0	0	0	0	0	14	0	23,511	0	0	0	23,511
252	0	65	0	317	23	12	3,619	0	33,902	0	37,521
734	0	40	0	774	3,842	3,367	142,468	0	40,064	0	182,532
155	0	0	0	155	0	0	502,354	0	33,769	0	536,123
145	672	0	0	817	1,621	447	215,282	106,960	0	0	322,242
62	249	0	0	311	877	407	5,020	38,068	195	0	43,282

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
PACIFIC FIDELITY LIFE INS CO	67423	CA	465,360	447,196	18,664	222	0	36	0	258
PACIFIC MUTUAL LIFE INS CO	67466	CA	4,617,346	4,393,125	224,221	2,150	0	1,275	0	3,425
PAN AMERICAN ASSURANCE CO	93459	LA	47,768	39,212	7,056	342	0	1	0	344
PAN AMERICAN LIFE INS CO	67539	LA	1,044,641	960,539	83,602	470	0	166	0	637
PAUL REVERE LIFE INS CO	67598	MA	1,179,666	1,074,139	95,727	240	0	130	0	370
PAUL REVERE PROTECTIVE LIFE INS CO	81051	DE	130,206	112,414	15,792	226	0	0	0	226
PAUL REVERE VARIABLE ANNUITY INS CO	67601	MA	637,124	613,740	23,884	36	0	0	0	36
PENINSULAR LIFE INS CO	67636	FL	94,786	72,153	19,007	9	0	0	0	9
PENN DIVERSIFIED INS & ANNUITY CO	69337	MO	250,835	237,188	11,646	0	0	0	0	0
PENN INS & ANNUITY CO	93262	DE	362,555	345,960	14,595	282	0	105	0	387
PENN MUTUAL LIFE INS CO	67644	PA	3,805,778	3,634,779	170,999	3,940	0	126	0	4,066
PENNSYLVANIA LIFE INS CO	67660	PA	391,115	327,542	62,056	542	0	10	0	552
PENNSYLVANIA NATIONAL LIFE INS CO	67679	PA	79,026	74,244	3,635	464	0	11	0	474
PEOPLES LIFE INS CO WASHINGTON DC	67709	DC	785,307	689,277	97,374	11,393	0	31	1,255	12,679
PEOPLES SECURITY LIFE INS CO	64475	NC	1,104,960	967,680	132,817	3,489	0	18	693	4,200
PHF LIFE INS CO	64808	MI	133,374	122,822	8,052	1	0	2	0	3
PHILADELPHIA AMERICAN LIFE INS CO	67764	PA	169,694	149,371	17,323	0	0	142	0	142
PHILADELPHIA LIFE INS CO	97047	PA	1,004,544	880,787	120,757	5,583	0	0	0	5,583

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	395	154	25,206	0	3,948	0	29,154
854	0	1,447	0	2,301	1,279	1,944	48,533	0	94,974	0	143,507
1	0	0	0	1	0	0	22,914	0	285	0	23,199
514	0	14	0	528	774	542	26,135	0	70,337	0	96,473
491	0	26	0	517	4,162	1,898	14,450	0	36,857	0	51,306
61	0	0	0	61	0	0	26,868	0	0	0	26,868
6	0	0	0	6	0	0	288	0	0	0	288
2	0	0	0	2	0	0	841	0	0	0	841
0	0	0	0	0	0	0	0	0	0	0	0
5	0	64	0	69	0	0	19,552	0	20,607	0	40,159
6,540	0	393	0	6,983	198	6	337,211	0	34,974	0	372,185
176	0	0	0	176	2,715	708	26,573	0	1,220	0	27,793
255	0	51	0	306	21	-7	34,302,870	0	1,043,000	0	35,345,870
7,246	0	1	2,154	9,501	435	317	1,142,561	0	18,938	88,371	1,249,869
1,8[illegible]	0	0	1,049	2,877	145	81	1,141,101	0	54,118	87,211	1,282,429
0	0	0	0	0	0	0	30	0	233	0	263
0	0	19	0	19	143	39	10	0	33,374	0	33,384
1,863	0	122	0	1,986	35	4	321,685	0	0	0	321,685

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
PHILADELPHIA-UNITED LIFE INS CO	67792	PA	32,706	20,809	9,635	276	0	0	614	890
PHOENIX AMERICAN LIFE INS CO	90926	DE	72,867	66,774	4,593	18	0	6	0	24
PHOENIX MUTUAL LIFE INS CO	67814	CT	4,300,851	4,060,306	240,545	5,023	0	745	0	5,768
PHYSICIANS LIFE INS CO	72125	NE	61,791	50,759	9,532	396	0	0	0	396
PHYSICIANS MUTUAL INS CO	30578	NE	281,530	176,235	105,294	0	0	0	0	0
PILOT LIFE INS CO	67865	NC	1,201,171	1,012,652	183,519	1,324	65	443	0	1,831
PIONEER LIFE INS CO OF ILLINOIS	68330	IL	82,825	69,822	11,001	157	0	0	0	157
PIONEER SECURITY LIFE INS CO	67946	TX	15,044	9,288	4,656	0	0	0	0	0
PRAIRIE STATES LIFE INS CO	67989	SD	72,303	62,002	8,045	4	0	0	0	4
PREFERRED RISK LIFE INS CO	66004	CO	97,311	60,847	34,546	10	0	0	0	10
PRESBYTERIAN MINISTERS FUND	68012	PA	328,872	297,634	31,237	601	0	0	0	601
PRESIDENTIAL LIFE INS CO	68039	NY	987,165	970,099	17,062	132	0	0	0	132
PRINCIPAL MUTUAL LIFE INS CO	61271	IA	14,925,963	14,373,903	553,060	4,367	0	2,317	0	6,684
PRINCIPAL NATIONAL LIFE INS CO	92908	DE	307,089	293,982	11,007	11	0	0	0	11
PROGRESSIVE AMERICAN LIFE INS CO	71161	OH	31,584	22,613	7,971	0	415	0	0	415
PROGRESSIVE LIFE INS CO	68101	NJ	50,516	47,647	2,969	164	0	0	412	576
PROTECTED HOME MUTUAL LIFE INS CO	68128	PA	63,649	59,342	4,307	82	0	2	0	85
PROTECTIVE LIFE INS CO	68136	AL	599,686	501,285	83,401	509	0	19	0	528

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
36	0	0	182	218	4	2	11,459	0	0	14,544	26,003
38	0	0	0	38	0	0	0	0	0	0	0
2,944	0	719	0	3,712	2,188	1,898	269,624	0	113,489	0	383,113
144	0	0	0	144	0	0	11,838	0	0	0	11,838
0	0	0	0	0	3,327	1,795	0	0	0	0	0
907	43	318	0	1,270	2,490	3,497	100,776	45,685	202,930	0	349,392
6	0	0	0	6	8	6	10,459	0	0	0	10,459
0	0	0	0	0	0	0	0	0	0	0	0
8	0	0	0	8	0	0	147	0	0	0	147
3	0	0	0	3	2	0	821	0	0	0	821
244	0	0	0	244	0	0	30,123	0	0	0	30,123
63	0	0	0	63	0	0	3	0	0	0	3
2,765	0	4,138	0	6,914	5,306	3,714	323,132	0	379,116	0	702,247
145	0	0	0	145	0	0	0	0	0	0	0
0	11	0	0	11	290	18	0	14,290	0	0	14,290
74	0	0	195	269	15	5	6,718	0	0	15,560	22,278
126	0	0	0	126	9	1	3,991	0	750	0	4,741
241	0	0	0	298	79	9	90,400	0	5,341	0	95,742

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
PROVIDENCE LIFE INS CO	66152	RI	303,141	285,911	15,730	207	0	15	0	222
PROVIDENT ALLIANCE LIFE INS CO	66160	CA	251,057	150,067	98,989	29	93	0	0	122
PROVIDENT INDEMNITY LIFE INS CO	66187	PA	23,587	21,443	1,044	67	0	59	26	152
PROVIDENT LIFE & ACCIDENT INS CO	68195	TN	2,578,814	2,175,681	363,758	2,491	6	714	0	3,210
PROVIDENT MUTUAL LIFE I C OF PHILAD	66225	PA	2,413,157	2,255,437	157,720	4,655	0	845	0	5,500
PROVIDENT NATIONAL ASR CO	70866	TN	2,863,681	2,756,732	103,949	0	0	16,591	0	16,591
PROVIDENTMUTUAL VARIABLE LIFE INS C	93696	PA	9,455	1,870	5,585	18	0	0	0	18
PROVIDERS FIDELITY LIFE INS CO	76694	PA	54,602	33,445	19,157	0	0	0	0	0
PRUCO LIFE INS CO	79227	AZ	610,238	574,370	33,368	4,443	0	0	0	4,443
PRUDENTIAL INS CO OF AMERICA	68241	NJ	91,139,140	88,710,560	2,428,581	50,949	432	38,912	0	90,292
PURITAN LIFE INS CO	68276	RI	584,373	401,444	180,179	175	25	4	0	204
PYRAMID LIFE INS CO	68264	KS	77,671	62,649	13,901	68	0	0	0	68
RELIABLE LIFE INS CO	68357	MO	239,368	195,524	40,644	4	0	0	1	5
RELIANCE STANDARD LIFE INS CO	68361	IL	625,848	542,117	82,396	538	0	659	0	1,197
REPUBLIC NATIONAL LIFE INS CO	92575	TX	524,844	491,596	30,749	1,883	0	0	0	1,883
REPUBLIC-VANGUARD LIFE INS CO	66446	TX	48,396	28,495	17,108	95	0	2	0	98
RESERVE LIFE INS CO	66454	TX	417,358	260,044	155,314	313	0	0	0	314
RESOURCES LIFE INS CO	81817	NJ	314,085	300,367	11,718	1	0	0	0	1

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	ACH: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
254	0	0	0	254	0	0	18,637	0	0	0	18,637
78	18	0	0	96	638	358	866	8,089	28,543	0	37,498
67	0	7	33	107	1,093	675	7,027	0	7,438	753	15,218
1,000	0	499	0	1,499	7,814	2,605	272,013	995	395,908	0	668,916
8,913	0	641	0	9,554	3,159	758	283,065	0	49,787	0	332,853
1	0	181	0	182	0	0	0	0	0	0	0
0	0	0	0	0	0	0	1,838	0	0	0	1,838
0	0	0	0	0	3	1	0	0	0	0	0
91	0	0	0	91	0	0	299,018	0	0	0	299,018
35,281	529	35,764	3,315	75,649	51,057	35,303	3,455,177	40,914	9,644,386	50,833	13,191,310
148	0	0	0	148	5	2	20,570	0	927	0	21,497
116	0	0	0	116	8	5	1,062	0	0	0	1,062
0	0	0	2	2	0	0	315	0	0	31	346
2,486	0	903	0	3,389	1,629	1,390	42,769	0	155,832	3	198,604
606	0	0	0	607	12	0	141,204	0	0	0	141,204
1	0	0	0	1	0	0	23,435	0	439	0	23,874
491	0	2	0	493	421	229	16,371	0	3,653	0	20,025
0	0	0	0	0	0	0	1,044	0	0	0	1,044

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
ROYAL LIFE INS CO OF AMERICA	80586	CT	67,637	30,915	34,222	198	0	0	0	198
SAFECO LIFE INS CO	68608	WA	1,424,884	1,338,032	85,852	1,288	0	1,476	0	2,764
SAFECO NATIONAL LIFE INS CO	90581	WA	10,300	2,153	5,147	28	0	0	0	28
SAVERS LIFE INS CO OF AMERICA	93734	MO	23,789	6,959	14,830	0	0	0	0	0
SECURITY ASR CO	71714	AZ	21,741	12,590	3,952	0	214	0	0	214
SECURITY BENEFIT LIFE INS CO	68675	KS	1,000,380	951,155	49,225	416	0	25	0	440
SECURITY CONNECTICUT LIFE INS CO	91588	CT	456,434	368,041	85,476	4,904	0	48	0	4,952
SECURITY EQUITY LIFE INS CO	79414	NY	19,485	14,331	3,154	0	0	0	0	0
SECURITY FIRST LIFE INS CO	61050	DE	420,871	396,590	21,882	0	0	0	0	0
SECURITY LIFE OF DENVER INS CO	68713	CO	570,970	405,585	162,505	531	0	299	0	829
SECURITY MUTUAL LIFE INS CO OF NY	68772	NY	521,634	500,633	21,001	872	0	3	0	875
SECURITY OF AMERICA LIFE INS CO	63667	PA	101,177	80,593	18,540	42	982	111	0	1,135
SENTRY INVESTORS LIFE INS CO	71692	MA	20,167	10,187	9,480	1	0	0	0	1
SENTRY LIFE INS CO	68810	WI	886,217	809,807	73,248	36	0	154	0	190
SHENANDOAH LIFE INS CO	68845	VA	304,412	284,765	19,647	1,820	0	395	0	2,215
SMA LIFE ASSURANCE CO	94824	DE	768,400	687,801	73,086	998	0	0	0	998
SOUTHERN LIFE INS CO	68934	NC	200,187	172,313	25,374	80	0	0	5	85
SOUTHLAND LIFE INS CO	68950	TX	928,181	807,708	112,972	607	0	0	60	667

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	CASH PREMIUM	CASH LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
90	0	0	0	90	0	0	8,426	0	0	0	8,426
621	0	84	0	706	617	287	66,714	0	25,084	0	91,798
0	0	0	0	0	0	0	5,577	0	0	0	5,577
0	0	0	0	0	0	0	0	0	0	0	0
0	58	0	0	58	74	18	0	15,130	0	0	15,130
447	0	173	0	628	13	8	40,160	0	33,743	0	73,903
2,284	0	0	0	2,284	25	17	611,681	0	6,040	0	617,721
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
21	0	241	0	262	0	0	11,411	0	9,379	0	20,790
601	0	10	0	611	75	38	150,317	0	26,781	0	177,098
0	410	46	0	456	434	221	4,627	87,890	20,319	0	112,836
0	0	0	0	0	0	0	94	0	0	0	94
55	0	134	0	189	1,426	1,088	9,136	0	57,276	0	66,413
550	0	327	0	877	73	-2	165,332	0	48,399	0	213,730
33	0	0	0	33	93	27	129,720	0	0	0	129,720
49	0	0	0	49	9	0	5,283	0	0	0	5,283
306	0	0	133	498	49	13	46,689	0	0	5,473	52,163

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
SOUTHWESTERN GENERAL LIFE INS CO	91363	TX	108,452	84,419	22,833	102	0	0	10	112
SOUTHWESTERN LIFE INS CO	91391	TX	4,893,560	4,778,607	109,954	2,256	0	2	0	2,257
SOVEREIGN LIFE INS CO OF CALIFORNIA	80438	CA	82,213	60,335	20,778	124	0	0	0	124
SPRINGFIELD LIFE INS CO INC	68993	VT	158,465	137,420	18,045	62	0	83	0	146
ST PAUL LIFE INS CO	80942	MN	249,794	207,772	40,523	258	0	7	0	265
STANDARD OF AMERICA LIFE INS CO	69000	IL	93,722	64,418	25,804	1	0	0	0	1
STANDARD SECURITY LIFE INS CO OF NY	69078	NY	172,581	146,297	24,215	0	0	0	0	0
STATE BOND & MORTGAGE LIFE INS CO	69086	MN	114,078	108,566	5,262	0	0	0	0	0
STATE FARM LIFE INS CO	69109	IL	6,586,267	5,687,852	897,415	21,144	49	387	0	21,581
STATE LIFE INS CO	69116	IN	159,602	144,839	14,763	591	0	0	0	591
STATE MUTUAL LIFE ASR CO OF AM	69140	MA	3,464,135	3,302,008	152,127	1,642	0	3,202	0	4,844
STATES GENERAL LIFE INS CO	69175	TX	16,000	12,302	2,698	0	0	0	0	0
STATESMAN NATIONAL LIFE INS CO	69183	TX	12,923	9,225	2,948	4	0	0	0	4
STERLING INVESTORS LIFE INS CO	89184	FL	7,739	4,618	2,121	3	0	0	0	3
SUMMIT NATIONAL LIFE INS CO	71060	OH	251,133	209,310	39,323	924	0	0	0	924
SUN LIFE ASR CO OF CANADA (US) GR	79065	DE	1,968,649	1,882,782	79,967	1,051	0	211	0	1,262
SUPREME LIFE INS CO OF AMERICA	69302	IL	53,749	51,483	1,266	37	0	1	142	180
SURETY LIFE INS CO	69310	UT	138,956	110,877	25,305	285	0	0	0	286

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
38	0	0	21	60	7	0	2,986	0	0	282	3,268
2,154	0	12	0	2,166	146	90	269	0	0	0	269
1	0	0	0	1	0	0	51,137	0	0	0	51,137
376	0	4	0	380	340	264	915	0	8,167	0	9,082
842	0	8	0	850	169	184	25,495	0	1,675	0	27,170
0	0	0	0	0	0	0	50	0	30,271	0	30,322
0	0	0	0	0	2	1	4	0	5	0	9
0	0	0	0	0	0	0	0	0	0	0	0
6,914	0	205	0	7,119	0	0	2,010,625	3,842	92,425	0	2,106,892
182	0	0	0	182	34	16	47,385	0	0	0	47,385
3,006	0	2,024	0	5,030	20,179	15,391	82,779	0	737,759	0	820,538
0	0	0	0	0	1	2	11	0	0	0	11
0	0	0	0	0	3	6	84	0	0	0	84
0	0	0	0	0	0	0	121	0	0	0	121
322	0	0	0	322	0	0	308,227	0	0	0	308,227
65	0	136	0	201	0	0	31,813	0	0	0	31,813
14	0	0	85	99	56	5	2,013	0	0	3,565	5,578
35	0	0	0	35	0	0	32,262	0	24,687	0	56,950

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	FOREIGN CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
TEACHERS INS & ANNUITY ASN OF AM	69345	NY	23,159,057	22,385,679	772,378	70,724	0	591	0	71,315
TEACHERS PROTV MUTUAL LIFE INS CO	69353	PA	12,872	10,105	2,767	21	0	1	0	22
TIME INS CO	69477	WI	538,733	317,369	219,561	34	0	0	0	34
TRANS PACIFIC LIFE INS CO	61182	CA	19,231	9,825	7,906	0	0	10	0	11
TRANS WORLD ASSURANCE CO	69566	CA	34,584	72,166	9,992	90	0	0	0	90
TRANSAMERICA ASR CO	30929	CA	33,236	0	30,736	4,037	0	0	0	4,087
TRANSAMERICA LIFE INS & ANNUITY CO	69507	CA	3,250,483	3,203,290	45,693	202	0	42	0	243
TRANSAMERICA OCCIDENTAL LIC OF CA	67121	CA	4,051,575	3,749,563	274,433	5,579	122	673	0	6,374
TRANSPORT LIFE INS CO	69531	TX	203,821	159,052	39,309	346	0	5	0	351
TRAVELERS INS CO LIFE DEPT	87726	CT	25,571,766	24,701,191	770,575	2,877	1	12,747	0	15,625
TRAVELERS INS CO OF ILLINOIS	79413	IL	320,125	257,749	59,376	1,419	0	1	0	1,420
TRAVELERS LIFE INS CO	69590	CT	433,934	400,120	33,814	0	0	0	0	0
TRIAD LIFE INS CORP	76015	NC	24,503	13,696	8,807	0	0	0	0	0
UNION BANKERS INS CO	69701	TX	149,910	128,914	19,662	22	0	0	0	22
UNION CENTRAL LIFE INS CO	80837	OH	1,956,231	1,858,825	97,406	1,251	0	36	0	1,287
UNION FIDELITY LIFE INS CO OF TREVO	93289	PA	194,063	137,378	53,385	114	0	11	0	125
UNION MUTUAL LIFE INS CO	69760	ME	3,503,887	3,157,056	345,831	141	0	102	0	242
UNION SECURITY LIFE INS CO	98884	DE	97,531	73,470	22,561	0	751	0	0	751

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
10,305	0	347	0	11,152	920	670	505,365	0	161,531	0	666,896
9	0	0	0	9	35	19	1,073	0	110	0	1,183
5	0	0	0	5	52	64	6	0	0	0	6
0	0	0	0	0	172	35	25	0	1,214	0	1,239
10	0	0	0	10	0	0	9,866	0	0	0	9,866
216	0	0	0	216	0	0	236,517	0	0	0	236,517
171	0	55	0	227	0	0	8	0	0	0	8
4,087	26	1,142	0	5,255	1,808	1,002	1,128,251	2,369	425,984	0	1,556,604
280	0	0	0	280	155	31	13,038	0	14,832	0	27,870
9,601	1	12,271	0	21,872	31,797	34,920	195	0	3,008	0	3,204
371	0	0	0	371	0	28	95	0	0	0	95
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
15	0	0	0	15	474	54	1,809	0	3,269	0	5,078
1,421	0	231	0	1,653	92	34	74,354	0	43,005	0	117,860
65	0	1	0	66	849	408	4,028	0	0	0	4,028
291	0	85	0	337	573	394	5,914	0	37,651	0	43,565
0	359	0	0	359	432	166	0	62,600	0	0	62,600

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
UNIVERSAL [illegible] & INS CORP	74144	ME	717,583	699,687	15,396	0	0	0	0	0
UNIVERSAL STOCK LIFE INS CO OF AM	62235	ME	1,225,018	1,062,044	161,474	80	0	1,546	0	1,626
UNITED AMERICAN INS CO	92916	DE	370,491	293,279	74,212	307	0	0	0	307
UNITED COMPANIES LIFE [illegible]	69876	LA	541,184	509,051	23,732	155	0	0	0	155
UNITED EQUITABLE LIFE INS CO	77909	IL	44,817	36,700	5,617	89	0	1	0	90
UNITED FAMILY LIFE INS CO	91693	GA	242,816	208,137	31,838	6	0	0	0	6
UNITED FIDELITY LIFE INS CO	87645	TX	212,621	185,891	22,730	198	0	22	0	220
UNITED HOME LIFE INS CO	69922	IN	45,444	35,223	8,427	2	0	0	0	2
UNITED INS CO OF AMERICA	69930	IL	1,840,289	967,020	854,537	6,821	0	115	6,017	12,953
UNITED INVESTORS LIFE INS CO	94099	MO	212,832	88,219	121,614	359	0	0	0	359
UNITED LIBERTY LIFE INS CO	92694	OH	60,105	52,479	5,039	14	0	1	0	15
UNITED LIFE & ACCIDENT INS CO	69965	NH	430,524	385,948	42,748	3,850	0	243	0	4,093
UNITED OF OMAHA LIFE INS CO	69868	NE	2,750,740	2,496,689	245,051	3,123	0	1,344	0	4,467
UNITED PACIFIC LIFE INS CO	70025	WA	1,113,733	1,067,735	44,498	2,239	0	0	0	2,239
UNITED PRESIDENTIAL LIFE INS CO	70033	IN	181,049	156,510	22,635	1,407	0	4	0	1,411
UNITED REPUBLIC LIFE INS CO	93238	PA	110,687	88,637	19,520	1,797	0	0	0	1,797
UNITED SERVICES GENERAL LIFE INS CO	61247	OK	22,269	17,919	2,650	351	0	0	0	351
UNITED SERVICES LIFE INS CO	70084	VA	439,010	380,963	51,812	1,011	0	0	0	1,011

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	ALH PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	2	0	2	0	0	0	0	0	0	0
109	0	949	0	1,059	13,009	6,914	4,635	0	579,927	0	584,562
156	0	0	0	156	1,376	345	4,499	0	0	0	4,499
387	0	0	0	387	10	7	12,849	0	15,019	0	27,868
15	0	0	0	15	26	16	10,107	0	0	0	10,107
6	0	0	0	6	0	1	450	0	0	0	450
43	0	0	0	43	8	34	29,440	0	0	0	29,440
1	0	0	0	1	1	0	1,028	0	0	0	1,028
1,803	0	43	3,177	5,022	2,382	1,098	288,227	0	20,463	145,897	454,587
76	0	0	0	76	0	0	103,730	0	0	0	103,730
18	0	0	0	18	0	0	1,009	0	0	0	1,009
1,552	0	65	0	1,617	1,012	314	366,042	0	24,000	0	390,042
2,978	0	1,073	0	3,952	2,532	1,998	234,371	0	299,643	0	534,015
0	0	0	0	0	7	14	10	0	31	0	41
163	0	22	0	185	0	0	86,307	0	0	0	86,307
295	0	0	0	295	0	0	130,563	0	0	0	130,563
89	0	0	0	89	0	0	44,342	0	5,270	0	49,612
926	0	0	0	926	0	0	94,204	0	5,250	0	99,454

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM FOREIGN	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
UNITED STATES LIFE INS CO IN NYC	70106	NY	742,890	667,252	71,677	1,490	0	1,439	0	2,929
UNITED WORLD LIFE INS CO	72850	IL	78,527	66,592	9,405	24	0	0	0	24
UNITY MUTUAL LIFE INS CO	70114	NY	317,911	309,146	8,765	272	0	0	0	272
UNIVERSAL UNDERWRITERS LIFE INS CO	70173	MO	59,617	41,626	15,491	48	263	2	0	313
UNIVERSITY LIFE INS CO OF AMERICA	70203	IN	279,794	542,546	-262,951	274	0	0	0	274
USAA ANNUITY & LIFE INS CO	70603	TX	397,506	383,294	13,114	2,955	0	0	0	2,955
USAA LIFE INS CO	69663	TX	444,163	389,148	52,514	4,081	0	14	0	4,095
USLIFE CREDIT LIFE INS CO	68373	IL	84,361	62,683	19,177	0	-27	0	0	-27
VALLEY FORGE LIFE INS CO	70211	PA	248,603	198,718	48,785	3,003	0	105	0	3,108
VARIABLE ANNUITY LIFE INS CO	70238	TX	5,254,035	5,142,168	108,292	137	0	0	0	137
VERMONT LIFE INS CO	93645	VT	44,312	36,308	5,505	142	0	0	0	142
VETERANS LIFE INS CO	81027	IL	59,574	41,750	15,320	614	0	243	0	860
VICTORY LIFE INS CO	70246	KS	136,243	122,815	11,928	15	0	0	0	15
VISTA LIFE INS CO	84549	MI	24,223	16,181	5,542	0	0	0	0	0
VOLUNTEER STATE LIFE INS CO	70254	TN	284,931	243,144	38,787	408	-234	0	0	123
VOYAGER LIFE INS CO	66599	FL	195,158	185,687	8,271	111	120	0	0	231
WASHINGTON NATIONAL INS CO	70319	IL	1,572,557	1,404,319	143,212	1,297	62	148	989	2,497
WASHINGTON SQUARE LIFE INS CO	70750	PA	134,077	123,432	9,145	833	0	0	0	833

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
760	0	1,688	0	2,447	3,439	2,827	165,543	13	272,180	0	437,735
0	0	0	0	0	0	0	5,602	0	0	0	5,602
312	0	0	6	318	5	2	78,573	0	0	39	78,611
0	74	0	0	79	243	28	14,093	15,568	563	0	30,223
0	0	0	0	0	0	0	0	0	0	0	0
536	0	0	0	536	0	0	0	0	0	0	0
638	0	0	0	638	40	15	539,198	0	3,047	0	542,245
0	69	0	0	69	-11	19	0	1,382	28,750	0	30,132
353	0	53	0	405	3	1	149,224	0	27,910	0	177,134
1,347	0	15,373	0	17,270	0	0	925	0	0	0	925
29	0	0	0	29	0	0	0	0	0	0	0
275	0	62	0	337	115	15	165,312	0	5,347	0	170,859
10	0	0	0	10	0	0	1,493	0	0	0	1,493
0	0	0	0	0	0	0	0	0	0	0	0
233	456	4	0	694	-22	26	44,200	58,519	0	0	102,719
165	59	0	0	165	167	122	0	5,279,353	0	0	5,279,353
543	43	212	464	1,244	4,479	2,306	85	36	58	27	205
77	0	0	0	77	8	7	3,989	0	0	0	3,989

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
WESTERN & SOUTHERN LIFE INS CO	70483	OH	3,337,442	2,826,664	510,778	1,821	0	0	438	2,260
WESTERN LIFE INS CO	70408	MN	383,438	311,443	55,996	329	0	74	0	403
WESTERN NATIONAL LIFE INS CO	70432	TX	1,372,680	1,266,358	104,821	3,055	59	188	0	3,303
WESTERN RESERVE LIFE ASR CO OF OHIO	91413	OH	133,441	114,977	16,964	4,787	0	0	0	4,787
WESTERN SOUTHERN LIFE ASR CO	92622	OH	321,275	298,078	21,697	558	0	0	0	558
WESTFIELD LIFE INS CO	62030	OH	87,882	66,864	19,518	153	0	0	0	153
WILLIAM PENN LIFE ASSUR CO OF AMER	70092	IN	8,726	2,305	4,321	9	0	0	0	9
WISCONSIN NATIONAL LIFE INS CO	70580	WI	169,648	135,438	31,410	2,202	0	0	0	2,202
WORLD INS CO	70629	NE	97,118	90,495	5,623	26	0	1	0	27
WORLD LIFE & HEALTH INS CO OF PA	70637	PA	18,579	16,174	1,284	7	0	0	0	7
WORLD SERVICE LIFE INS CO OF CO	69833	CO	166,289	164,568	471	0	121	166	0	287
XEROX FINANCIAL SERVICES LIFE INS C	93513	MO	11,363	1,290	8,073	0	0	0	0	0
ZURICH AMERICAN LIFE INS CO	70661	IL	28,088	17,224	9,534	37	0	0	0	37
439 COMPANIES TOTAL			773,113,795	725,930,039	45,389,468	900,738	35,138	313,393	16,467	1,265,734

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,193	0	49	555	1,797	59	90	97,864	0	2,542	14,974	115,380
180	0	70	0	240	412	355	37,620	0	14,872	0	52,493
429	39	0	0	468	0	0	49,268	2,894	0	0	52,162
960	0	0	0	960	0	0	375,901	0	4,296	0	380,197
47	0	0	0	47	0	0	57,695	0	0	0	57,695
114	0	0	0	114	0	0	10,799	0	0	0	10,799
0	0	0	0	0	0	0	3	0	0	0	3
470	0	0	0	470	2	0	165,881	0	0	0	165,881
95	0	0	0	95	15	-2	1,438	0	11,352	0	12,789
0	0	0	0	0	26	18	1,367	0	0	0	1,367
0	18	23	0	41	83	85	0	12,704	1,920	0	14,624
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	2	0	7,117	0	46	0	7,163
549,047	13,910	363,478	20,083	942,522	601,311	429,984	90,752,624	8,385,280	43,653,557	730,060	43,521,505

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 12

COMPANY NAME	ALIEN CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
CANADA LIFE ASSURANCE CO US BR	80659	MI	907,379	879,881	25,999	933	0	2,049	0	2,983
CONFEDERATION LIFE INS CO US BR	80667	MI	983,463	880,580	102,082	9,787	0	267	0	10,054
CROWN LIFE INS CO US BR	80675	MI	2,449,485	2,430,987	17,697	2,637	0	475	0	3,112
GREAT WEST LIFE ASSURANCE CO	80705	MI	4,035,512	3,973,172	61,340	2,567	0	9,732	0	12,298
NORTH AMERICAN LIFE ASR CO	80756	MI	386,899	371,384	14,915	1,204	0	766	0	1,969
SUN LIFE ASR CO OF CAN US BR	80802	MI	1,765,108	1,727,740	36,568	3,713	0	791	0	4,504
6 COMPANIES TOTAL:			10,527,846	10,263,744	259,601	20,841	0	14,080	0	34,920

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
950	0	335	0	1,785	700	523	46,622	0	258,490	0	305,112
1,730	0	245	0	1,974	2,727	2,074	374,155	0	186,921	0	561,076
1,524	0	563	0	2,087	2,288	1,396	195,792	0	220,847	0	416,639
2,079	0	16,556	0	18,635	482	393	138,520	0	372,566	0	511,086
1,147	0	550	0	1,750	912	762	95,774	0	212,564	0	308,338
7,357	0	682	0	8,039	670	750	179,176	0	351,240	0	530,416
14,337	0	17,431	0	34,270	7,779	5,898	1,030,039	0	1,602,628	0	2,632,667

TABLE

FRATERNAL BENEFICIARY ASSOCIATIONS

Name of Company	Admitted Assets	Liabilities (except Capital)	Policyholders Surplus	Nationwide Business 1985		Maryland Business 1985		
				Policies Issued	Business in Force 12/31/85	Policies Issued	Business in Force 12/31/85	Premiums Written
Aid Association for Lutherans	3,927,583	3,632,414	295,169	9,707,533	33,068,863	114,870	331,526	4,628
American Fraternal Union	13,170	12,246	923	4,310	40,880	-0-	72	2
American Postal Workers Accident Benefit	1,359	355	1,004	45,154	137,655	-0-	-0-	4
Bnai Zion	6,942	6,108	834	5,607	39,957	-0-	1	1
Catholic Family Life Ins.	58,823	48,542	10,281	118,980	380,532	40	2,736	85
Catholic Order of Foresters	210,579	170,038	40,541	106,721	745,099	-0-	-0-	-0-
Croatian Fraternal Union of America	67,799	59,098	8,701	42,299	356,772	44	809	8
CSA Fraternal Life	48,287	41,013	7,274	16,669	129,149	-0-	1,228	27
Greek Catholic Union	59,946	53,185	6,761	8,283	121,638	93	439	7
Holy Family Society of U.S.A.	9,107	5,085	4,023	4,605	23,909	113	383	22
Hungarian Reformed Federation of America	21,607	15,597	6,010	1,913	41,481	-0-	-0-	-0-
Independent Order of Foresters	1,606,602	1,324,804	281,798	4,289,140	13,028,353	32,871	75,578	1,181
Knights of Columbus	1,714,947	1,490,930	224,017	2,229,197	10,369,435	72,847	311,213	7,665
Lithuanian Alliance of America	3,578	2,093	1,485	174	3,713	-0-	39	1
Lithuanian Catholic Alliance	2,481	1,510	971	23	2,596	-0-	15	1
Lutheran Brotherhood	3,256,106	3,008,491	247,615	3,495,472	16,232,374	37,255	199,700	3,911
Modern Woodmen of America	850,908	745,467	105,441	3,095,555	7,226,991	75	1,424	49
Mutual Beneficial Ass. of Rail Transp.	7,646	6,290	1,356	3,796	28,490	10	430	10
National Fraternal Society of The Deaf	9,250	8,024	1,226	2,481	23,270	24	556	11
National Slovak Society of U.S.A.	13,053	11,218	1,835	1,369	25,351	-0-	50	-0-
North American Benefit Association	103,706	76,778	26,928	34,764	270,959	-0-	469	5
North American Union Life Assurance Society	4,295	2,527	1,768	194	5,974	111	1,775	31
Order of United Commercial Travelers of Am.	27,498	8,091	19,407	22	1,153	-0-	-0-	35
Police and Firemen's Insurance Association	28,223	16,023	12,200	4,964	85,579	-0-	34	4
Polish Beneficial Association	8,011	4,836	3,175	253	9,861	-0-	63	2
Polish National Alliance of U.S. of N. A.	194,342	171,178	23,164	31,330	481,559	210	6,119	140
Polish Roman Catholic Union of America	64,417	53,190	11,227	7,937	115,208	3	993	11
Polish Women's Alliance of America	35,951	30,260	5,691	1,988	61,284	209	2,166	61
Royal Neighbors of America	340,737	247,623	93,114	76,496	630,158	35	864	10
Sons of Norway	54,040	50,721	3,319	85,362	396,433	1,655	16,603	544
Supreme Council of Royal Arcanum	34,530	23,124	11,406	8,985	80,052	41	1,236	16
Travelers Protective Association of America	15,264	2,331	12,933	-0-	-0-	-0-	-0-	14
Ukrainian National Association	54,746	38,754	15,992	5,957	98,417	87	1,416	41
William Penn Association	74,564	65,143	9,421	28,752	164,030	209	1,641	98
Woodmen of the World Life Insurance Society	1,320,465	1,182,091	138,374	4,159,672	12,335,375	12,285	59,147	1,087
Workmen's Benefit Fund of U.S.A.	25,282	20,980	4,302	11,000	107,217	11	277	5
Workmen's Circle	13,535	10,724	2,811	14,414	83,566	-0-	209	9
Total	14,239,379	12,646,882	1,642,497	27,651,371	96,953,333	273,098	1,019,211	19,725

S U P P L E M E N T A R Y R E P O R T

of the

STATE OF MARYLAND

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND

and the

MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

BY

EDWARD J. MUHL
INSURANCE COMMISSIONER

Showing, with respect to the Fiscal Year ending June 30, 1986, a statement of fees and taxes received by the Insurance Commissioner and paid by him into the State Treasury.

ANALYSIS OF DIVISION RECEIPTS
INSURANCE DIVISION

Shown below is a comparative analysis of Total Division Receipts for Fiscal Years 1985 and 1986.

	Fiscal Yr. 1985	Fiscal Yr. 1986	Increase	Decrease
Agent Licenses	274,389.00	5.00		274,384.00
Brokers Licenses	88,311.00	none		88,311.00
Certif. of Qual.- Agents & Brokers	821,104.00	418,526.00		402,588.00
Company Licenses	78,811.60	76,083.00		2,728.60
Rating Bureau Licenses	50.00	125.00	75.00	
Public Adjusters Licenses	500.00	950.00	450.00	
Insurance Advisor Licenses	16,700.00	33,000.00	16,300.00	
Vending Machine Licenses	250.00	125.00		125.00
Surplus Line Broker Licenses	12,125.00	none		12,125.00
Certificate of Qualification-Surplus Line Broker	23,600.00	14,400.00		9,200.00
Corr/Dup./Amended (all)-Certif of Qualification	660.00	18,393.00	17,733.00	
Filing Fees	73,145.00	76,130.00	2,985.00	
Certification Fees	31,878.00	33,326.00	1,448.00	
Motor Club Licenses	4,177.00	4,655.00	478.00	
Agent Examination Fees	96,845.00	105,510.00	8,665.00	
Company Examination Fees	583,384.53	739,275.48	155,900.95	
Valuation Fees	659,677.00	794,501.00	134,834.00	
Miscellaneous Fees	18,262.41	51,495.41	33,233.00	
Retaliatory Fees & Taxes	4,087,454.94	3,912,253.45		175,201.49
Penalties & Interest	66,788.50	45,345.76		21,442.74
Unauthorized Insurance Tax (Surplus Line)	897,706.78	1,682,213.19	784,506.41	
Premium Taxes	76,935,184.65	93,323,930.92	16,388,746.27	
Premium Taxes - Unauthorized Insurers	260,758.77	244,222.27		16,536.50
Surplus Line Broker Examination Fees	3,675.00	13,739.50	10,064.50	
Fines & Costs	20,370.02	76,006.06	53,636.04	
Travel Expense	105,330.44	105,868.44	538.00	
Temp. Certif. of Qual.-Agent		65,820.00	65,820.00	
Temp. Certif. of Qual.-Broker		30.00	30.00	
Temp. Certif. of Qual-Duplicate		15.00	15.00	
Agent Appointments-Original		206,530.00	206,530.00	
Agent Appointments Cancellation-Original		68,760.00	68,760.00	
Company License Renewals-Holding Acc.		1,590.00	1,590.00	
TOTAL	85,161,136.64	102,112,824.48	17,954,328.17	1,002,642.33
		- 85,161,136.64	- 1,002,642.33	
INCREASE 1986 OVER 1985 -		16,951,685.84	16,951,685.84	

FISCAL YEAR
1986
RECEIPTS